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Canadian Broadcasting Corporation

(A CBC) RESEARCH REPORT

Government
Publications

No. [33]



THE ATTITUDES OF AUTOMOBILE OWNERS
TO CERTAIN ASPECTS OF CAR OWNERSHIP

THE RESULTS OF A NATIONAL
SAMPLE SURVEY:

SEPTEMBER 1971

CBC RESEARCH
TORONTO OFFICE

TOR/71/17
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INTRODUCTION

This is a report on the results of a national survey of car owners, undertaken for the CBC English Network television series, 'Weekend'. The information was required for a 'Weekend' program dealing with aspects of car ownership in Canada, originally scheduled for November 14th 1971, actually broadcast two weeks later on November 28th. The survey results were used both in planning the content and structure of the program and in the on-air presentation.

The data was collected, by personal interview, from a national area probability sample of 971 car owners. A description of the sample design and execution is given in APPENDIX I. A copy of the English and French-language questionnaires used is given as APPENDIX II. Interviewing was conducted by International Surveys Limited during late August and early September, 1971.

The report has six sections dealing, respectively, with costs of automobile ownership, purchasing behaviour, knowledge of gasoline prices, warranty and servicing, automobile insurance and licencing regulations. The six sections are preceded by a brief summary of the highlights of the results.

SUMMARY OF CONCLUSIONS

- . Car owners spend an average of \$943 per year to operate their car(s). (This includes cash outlays only, and excludes such 'hidden' costs as depreciation).
- . The most important cost items, in order, are gasoline, loan repayments, insurance and repairs.
- . Insurance is the main cost-irritant.
- . Most owners give as reason (or rationalization) for buying a particular car -price, trust in manufacturer, styling and size.
- . Most new car buyers intend to keep their car for 'as long as possible' or more than four years -- in accordance with the facts of depreciation.
- . Financing is conducted, where necessary, mainly through a bank. Banks are regarded as having the best terms for financing.
- . Most car owners have no knowledge of the amount of the gasoline tax in their province.
- . Over two thirds of car owners have cars which were under warranty when bought. Four out of ten of these users cannot provide details on the coverage of their warranty (other than "everything").
- . Half of warranty holders had occasion to use their warranty. One in ten were refused service under the warranty.
- . Three quarters of warranty holders thought their warranty gave them adequate protection; one quarter did not think so.
- . Car owners oppose the trend to shorter warranty periods; they are not, in general, prepared to pay extra for a longer warranty.
- . About half of car owners use a local service station exclusively for car-servicing. Authorized dealers are used exclusively mainly by those whose cars are still under warranty.
- . Accident repair costs are felt to be increasing at a faster rate than the cost of other goods and services. The reason: labour costs and overcharging by repair shops.

- . There is some confusion among car owners about the factors that are used to set individual car insurance rates. 40 per cent or more were unaware that driving experience, region of the country and sex of driver are factors.
- . More than 60 per cent of car owners feel that whether or not the car has safety features, and whether or not the driver has completed a driver's education course should be taken into account when setting rates.
- . Less than a third of car owners can provide a recognizable description of no-fault car insurance. When the features of no-fault insurance are explained to them two thirds are in favour.
- . Less than half of car owners in Canada know that Saskatchewan has government-run car insurance.
- . Two thirds of car owners are in favour of basic car insurance being provided through a government scheme - mainly on the grounds of lower cost.
- . A driving licence is regarded as a privilege, rather than a right. It should be suspended for impaired driving.
- . Driving tests are regarded by two thirds of respondents as strict enough. In Quebec, however, almost half of the respondents feel the tests are not strict enough.
- . A bare majority (56 per cent) is in favour of mandatory driver-education courses. 64 per cent approve periodic re-testing for all drivers. 79 per cent are in favour of compulsory-retesting for older drivers.
- . The present minimum age for a driver's licence is felt to be correct.

1. ESTIMATED ANNUAL COSTS OF CAR OWNERSHIP

THE COSTS OF OWNING A CAR

ESTIMATED ANNUAL EXPENDITURES ON AUTOMOBILES

<u>Item</u>	<u>Per cent of sample incurring cost</u>	<u>Average cost*</u>	<u>Average cost per respondent**</u>
Base - sample size	(943)	\$	\$
Gas and oil	100	350	350
Finance and loan payments	24	896	216
Insurance	97	144	140
Repairs and maintenance	74	150	111
Parts/accessories	55	108	60
Registration	100	33	33
Parking	25	76	19
Washing	35	27	10
Other	4	106	4
			\$943

* For those incurring the cost only

** Including those not incurring the expense

THE COSTS OF OWNING A CAR (OR CARS).

All respondents were asked to make a rough estimate of the annual costs they incurred in owning a car (or cars). The exact form of the questionning was as follows:

15. "When you own a car, you have to pay for many things to operate it. Here are some of them. (INTERVIEWER: SHOW CARD 2), Could we make an estimate of the actual costs of running this car for a year? First, how about finance or loan payments"

"Card 2" listed these expense items: finance or loan payments, gas and oil, parking and garaging, repairs and maintenance, parts and accessories, washing, insurance, registration and 'other'. Respondents were asked to make either a monthly or a yearly estimate, for each car owned, under each of the cost headings shown.

Of the 971 respondents, 943 provided cost estimates; the remaining respondents provided incomplete information and are therefore excluded from the table opposite. The table shows, for each item, the per cent of the sample incurring costs under the item and the average yearly cost incurred. It also shows the average yearly cost per item, when averaged over all respondents (i.e. those incurring and not incurring cost against it).

The "average" car owner spends about \$943 per year on his car(s). The most important expense items are gas and oil, finance charges and payments, and insurance. As is evident from the form of the questionning, this estimate excludes "hidden costs" such as depreciation.

DISSATISFACTION WITH COSTS - OVERALL AND BY REGION

	<u>Atlantic</u>	<u>Quebec</u>	<u>Ont.</u>	<u>Man.</u>	<u>Sask.</u>	<u>Alta.</u>	<u>B.C.</u>	<u>Total</u>
Base	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
	%	%	%	%	%	%	%	%

Is there one expense
where you have the
impression of getting
least for your money?

No	-	46	39	43	48	-	32	41
Yes	-	54	60	57	52	-	67	59

What is that?

Insurance	-	21	27	25	10	-	36	24
Price of gas	-	14	9	9	12	-	14	14
Repairs/tires	-	12	16	14	16	-	15	14
Registration	-	3	4	2	5	-	-	3
Financing	-	1	2	5	2	-	1	2
Other	-	<u>3</u>	<u>3</u>	<u>2</u>	<u>7</u>	<u>-</u>	<u>1</u>	<u>2</u>
	-	<u>54</u>	<u>61</u>	<u>57</u>	<u>52</u>	-	<u>67</u>	<u>59</u>

(IFR) - Sample size insufficient for reporting. Sample is included in 'Total'.

NOTE: Here, as in other tables showing a breakdown of results by region, some of the provincial bases reflect a degree of deliberate over-sampling sufficient to provide reliable results for that region. This over-sampling has been corrected in the 'Total' column by appropriate weighting.

DISSATISFACTION WITH COSTS INCURRED IN OWNING CAR(S)

After being asked to estimate their own costs of operating their automobile(s) on an annual basis, respondents were asked:

16. "Thinking of all these expenses, is there one where you have the impression of getting least for your money?"

Note that, at this point, respondents still had a card detailing the various costs incurred in operating a car and hence they answered in terms of the items listed on this card.

As detailed in the table opposite, 59 per cent of the sample felt that there was one expense where they get least for their money. This ranged from a high of 67 per cent in British Columbia to 52 per cent in Saskatchewan.

Overall, insurance led the list of complaints, with 24 per cent of respondents choosing this item. The price of gas and the cost of repairs and parts (especially tires) were tied in second place. (14 per cent mentioned each of these). No other cost item was mentioned by more than 3 per cent of the sample.

Insurance was the leading source of dissatisfaction in all areas other than Saskatchewan.

2. PURCHASING BEHAVIOUR

MAIN FACTORS IN DECIDING TO BUY A PARTICULAR CAR

Base	Last car bought was		Total
	New	Used	
	(483) %	(488) %	(971) %
Main factors in deciding to buy this particular car.			
PRICE	(36)	(49)	(42)
"LOYALTY"	(42)	(25)	(34)
Liked manufacturer	36	22	29
Previous car good	6	3	5
STYLE	(27)	(15)	(22)
Style design	19	13	16
Comfortable	8	2	6
SIZE	(25)	(14)	(20)
Size was right	16	7	12
Wanted bigger car	5	6	5
Easy to park/handle	4	1	3
ECONOMICAL TO RUN	(19)	(15)	(17)
TECHNICAL	(12)	(8)	(9)
Good repairs, service, parts	6	2	3
Reliable machine	4	3	4
Good engine	1	2	1
Warranty	1	1	1
PERFORMANCE (POWER)	(8)	(9)	(9)
OTHER	(1)	(4)	(3)
GOOD USED CAR	(-)	(21)	(12)
	(170)	(160)	(163)

Multiple answers were given

MAIN FACTORS GIVEN IN DECIDING TO BUY A PARTICULAR CAR

All respondents were asked to think back to the last time they bought a car, and attempt to articulate their reasons for choosing the particular car they did. The specific question:

17. "Thinking about the last time you bought a car, what were the main factors that decided you to buy the particular car you did?"

The answers are shown on the opposite page, separately for those who last bought a new and a used car.

Overall, the main reasons given were price, loyalty to or trust in manufacturer, style, size and economy in operation. Less than one in ten car buyers mentioned technical reasons; only one in a hundred gave the warranty as an explicit reason for purchase; fewer than this mentioned safety factors of any sort.

For new car buyers, "loyalty" (or some tie to the manufacturer which the respondent could not more clearly articulate) was a more important stated reason than price. For used car buyers, price was of overwhelming importance -- either on its own or in the more general, "it was a good used car".

Two points should be made about these figures. First, they are the reasons stated by the buyer in retrospect. To an extent they are probably rationalizations made after the fact of purchase. The orientation is largely price, economy and size; there is little of the status-striving or power-oriented appeals of some auto advertising overtly reflected here.

MAIN FACTORS IN DECIDING TO BUY A PARTICULAR CAR ... Continued

	LAST CAR BOUGHT WAS NEW AND				
	Group 1	Group 2	Group 3	Group 4	Group 6
	(119) %	(204) %	(378) %	(120) %	(121) %
Main factors in deciding to buy this particular car					
PRICE	(26)	(31)	(39)	(30)	(49)
LOYALTY	(39)	(42)	(52)	(51)	(26)
Liked manufacturer	33	35	44	45	22
Previous car good	6	7	8	6	4
STYLE	(22)	(35)	(25)	(24)	(18)
Style, design	16	25	21	15	14
Comfort	6	10	4	9	4
SIZE	(35)	(32)	(16)	(11)	(34)
Size right	28	22	7	9	22
Wanted bigger car	4	6	7	2	-
Easy to park	3	4	2	-	12
ECONOMICAL TO RUN	(17)	(16)	(7)	(13)	(52)
TECHNICAL	(19)	(5)	(14)	(12)	(6)
Good repairs, service, parts	7	1	6	4	5
Reliable	10	4	3	4	1
Good engine	1	-	2	2	-
Warranty	1	-	3	2	-
PERFORMANCE (POWER)	(9)	(4)	(13)	(11)	(6)
OTHER	<u>(1)</u>	<u>(1)</u>	<u>(-)</u>	<u>(-)</u>	<u>(1)</u>
	(168)	(166)	(166)	(152)	(192)

Note: Group 5 is not represented due to small sample size

Second, (and probably related to this), it is noteworthy that 36 per cent of new car buyers give "liked the manufacturer" or some equivalent manufacturer-tied statement as an overt reason for purchase. Even ex post facto the rationalization is somewhat weak.

The reasons given for purchasing a particular car are shown separately for purchasers of different sorts of new car in the table on page 16.

Cars are grouped into six categories¹ as follows. Group 1 represents North American Compacts (Rambler American, Chevy Nova, Ford Falcon, etc.). Group 2 represents intermediate size North American cars (Examples: Ford Fairlane, Plymouth Belvedere). Group 3 is the standard North American car (Examples: American Motors Ambassador, Pontiac Parisienne). Group 4 is the "big" North American car (Oldsmobile, Buick). Group 5 is not represented in this table separately due to small sample size. (It is the North American luxury car). Group 6 contains imports.

There is a clear difference here in stated reasons for buying imports (Group 6), compared to all groups of North American cars. For imports, the most important reasons given are "economical to run" and "price". For all types of North American car, it is the sorts of statements categorized as "liked the manufacturer".

1. This is the classification used by Burke Trendtape in their Product/Media surveys.

Within the North American groups we find the expected things: size is progressively of less importance as the size of the car increases. "Power" (performance) becomes more important as the size of the car increases.

WHEN (FIRST) CAR WAS PURCHASED AND INTENTIONS TO KEEP IT

	<u>"FIRST" CAR WAS BOUGHT</u>		
	<u>New</u>	<u>Used</u>	<u>Total</u>
	(483) %	(488) %	(971) %
Base			
Car was bought:			
Before 1962	2	1	2
1962-1966	23	14	19
1967	10	9	10
1968	16	13	14
1969	19	18	19
1970	16	21	18
1971	13	23	18
	<u>100</u>	<u>100</u>	<u>100</u>

How many years do you intend
to keep this car from the time
you bought it until you sell it?

Up to 1 year	4	6	5
1 - 2 years	5	11	8
2 - 4 years	16	23	20
4 - 7 years	31	16	24
As long as possible	31	26	28
Until repairs too expensive	6	7	6
Other answers	2	1	2
Don't know	5	10	7
	<u>100</u>	<u>100</u>	<u>100</u>

WHEN (FIRST) CAR WAS PURCHASED AND INTENTIONS TO KEEP IT

Respondents were asked, for each car they owned, when they bought the car, and how long they intended to keep it. The specific question for intentions to keep was, "How many years do you expect to keep this car, from the time you bought it until you sell it?".

The table opposite gives respondents' answers for their "first" (or only) car, separately for those whose car was bought new and used. Most new car buyers intend to keep their cars "as long as possible" or for more than four years. Most used car buyers intend to keep their cars again, "as long as possible" or from 2 to 4 years.

METHODS USED TO FINANCE CAR

<u>"LAST" CAR BOUGHT</u>			
	<u>New</u>	<u>Used</u>	<u>Total</u>
Base	(483)	(488)	(971)
	%	%	%
Was there a balance left to finance?			
Yes	42	32	37
No	58	66	62
No Information .	*	2	1
	<u>100</u>	<u>100</u>	<u>100</u>
Which method used to finance the car?			
Bank	22	16	19
Finance Company	5	9	7
Loan through dealer	7	3	5
Credit union	6	4	5
Private loan	1	1	1
Other	*	*	*
	<u>42</u>	<u>32</u>	<u>37</u>
Method used based on those who financed.			
Base	(204)	(155)	(259)
Bank	52	48	51
Finance Company	12	28	19
Loan through dealer	17	9	14
Credit union	14	13	14
Private loan	3	2	2
Other	2	*	*
	<u>100</u>	<u>100</u>	<u>100</u>

* Less than .5%

FINANCING AUTOMOBILE PURCHASE

For 37 per cent of respondents, there was a balance left to finance the last time they bought a car. The "financers" were a larger proportion of new car buyers (42 per cent) than used car buyers (32 per cent).

For both new and used car buyers, personal loans from a bank were the most important source of financing. For used car buyers a finance company was an important source of funds. For neither new nor used car buyers was dealer financing important.

WHERE ARE THE BEST TERMS FOR FINANCING A CAR OBTAINED?

	LAST CAR BOUGHT WAS:		
	<u>New</u>	<u>Used</u>	<u>Total</u>
Base - total sample	(483)	(488)	(971)
	%	%	%
Where do you get the best terms for financing car?			
Bank	76	77	76
Finance Company	-	2	1
Dealer	4	3	4
No difference	10	8	9
*Credit union	4	3	4
Don't know	6	7	6
	<u>100</u>	<u>100</u>	<u>100</u>

	LAST CAR BOUGHT WAS:		FINANCED THROUGH ...		
	<u>Financed</u>	<u>Not Financed</u>	<u>Bank</u>	<u>Finance Co.</u>	<u>Dealer</u>
Base - total sample	(359)	(612)	(186)	(69)	(50)
	%	%	%	%	%
Where do you get the best terms for financing car?					
Bank	84	72	95	80	63
Finance Company	1	1	-	6	-
Dealer	4	4	2	2	24
No difference	7	10	2	12	11
*Credit Union	3	4	-	-	2
Don't know	1	9	1	-	-
	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

* This was not an alternative offered respondents, but was volunteered.

WHERE ARE THE BEST TERMS FOR FINANCING OBTAINED?

All respondents were asked:

18. "Where can a person get the best terms for financing a car -- from a finance company, from the dealer, from a bank, or does it make no difference?"

Obviously, the majority (76 per cent) of respondents think that the bank is the best source of financing. This is equally true for those who last bought new or used cars, and for those who did and did not require financing for their last purchase.

Among those who financed their last car purchase, banks are seen as offering the best terms -- regardless of whether a bank, a finance company or the dealer himself was used as the actual source of financing.

3. GASOLINE AND OIL

KNOWLEDGE OF GASOLINE TAX

DO YOU KNOW HOW MANY CENTS TAX YOU PAY PER GALLON IN
YOUR PROVINCE?

	<u>Atlantic</u>	<u>Quebec</u>	<u>Ont.</u>	<u>Man.</u>	<u>Sask.</u>	<u>Alta.</u>	<u>B.C.</u>	<u>Total</u>
Tax, per gallon	*	19¢	18¢	17¢	19¢	15¢	13¢	
Base -	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
		%	%	%	%		%	
Right answer	-	18	13	39	7	-	14	16
Wrong answer	-	50	47	29	64	-	47	48
Don't know	-	32	40	32	29	-	39	36
		<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>

* Nfld - 25¢
PEI - 21¢
N.S. - 21¢
N.B. - 20¢

(IFR): Sample size insufficient for reporting. Answers are included in "Total"

KNOWLEDGE OF GASOLINE TAX

All respondents were asked:

22. "Do you know about how many cents tax you
pay per gallon of gasoline in your province?"

The answers are given opposite. Except in Manitoba, the great majority of respondents do not know.

4. WARRANTIES AND SERVICING

EXTENT OF WARRANTY

	<u>First car</u>			<u>Second car*</u>		
	<u>New</u>	<u>Used</u>	<u>Total</u>	<u>New</u>	<u>Used</u>	<u>Total</u>
Base -	(483) %	(488) %	(971) %	(26) %	(58) %	(84) %
<u>When bought car was:</u>						
Under warranty	99	36	68	100	23	45
Not under warranty	<u>1</u>	<u>64</u>	<u>32</u>	<u>*</u>	<u>77</u>	<u>55</u>
	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

<u>First car under warranty</u>			
	<u>New</u>	<u>Used</u>	<u>Total</u>
Base	(469) %	(179) %	(648) %
<u>Included in warranty:</u>			
"Everything"	43	31	40
Power train	44	42	43
Motor	36	40	37
Transmission/rear end	4	4	4
Tires	6	1	5
Battery	11	7	10
Other	2	2	2
Don't know	4	3	4
<u>Length of warranty:</u>			
5 years/50,000 miles	48	43	45
2 years/24,000 miles	21	10	17
1 year /12,000 miles	19	12	17
Other	12	25	16
Don't know	-	10	5
	<u>100</u>	<u>100</u>	<u>100</u>

* Sample size too small to permit further breakdowns.

EXTENT OF WARRANTY

Respondents were asked a number of questions about warranties for each car owned. The questions:

- " 9. When you bought your car was it under warranty or not?
- 10. Is it still under warranty or not?
- 11. What is, or was included in the warranty?
- 11a. For how many years and/or miles was the warranty?"

The table opposite give the responses for 'first cars' and 'second cars'. 68 per cent of 'first cars' were under warranty when bought -- this includes almost all of the new cars and just over a third of the used cars (36 per cent). Included in the warranty was the power train, the motor or, quite simply, 'everything'. Most new car warranties were for 5 years and 50,000 miles or 2 years and 24,000 miles.

USAGE OF WARRANTY AND SATISFACTION WITH WARRANTY

<u>FIRST CAR UNDER WARRANTY ONLY</u>			
	<u>New</u>	<u>Used</u>	<u>Total</u>
Base	(469) %	(179) %	(648) %
<u>Warranty used?</u>			
Yes	50	35	46
No	49	64	53
Don't know	<u>1</u>	<u>1</u>	<u>1</u>
	<u>100</u>	<u>100</u>	<u>100</u>
<u>Refused service under warranty?</u>			
Yes	12	9	11
No	84	88	85
Don't know	<u>4</u>	<u>3</u>	<u>4</u>
	<u>100</u>	<u>100</u>	<u>100</u>
<u>Did warranty give adequate protection?</u>			
Yes	72	75	73
No	24	21	23
Don't know	<u>4</u>	<u>4</u>	<u>4</u>
	<u>100</u>	<u>100</u>	<u>100</u>

USAGE OF WARRANTY AND SATISFACTION WITH THE WARRANTY

Respondents whose current car was under warranty when bought were asked three questions about usage of and satisfaction with the warranty.

- "12. Have you had any repairs, alterations or adjustments, or had any parts replaced under the terms of your warranty or not?
13. Were there any occasions when you tried to get repairs carried out or parts replaced under your warranty, but where you were refused?
14. Do you consider that the warranty gave you adequate protection against faults or defects that you thought were the responsibility of the manufacturer, or not?"

Half of those whose car was under warranty had occasion to use the warranty. One in ten tried to use the warranty but were refused service. Thus, for every five people who used the warranty, one person tried to use it, but was refused service. While most were satisfied, almost a quarter (23 per cent) of those whose car was under warranty thought the warranty did not give them adequate protection. This is equally true for those who bought their car new and those who bought their car used.

USAGE OF WARRANTY AND SATISFACTION WITH WARRANTY ... Continued

	<u>FIRST CAR UNDER WARRANTY</u>		
	<u>Warranty used</u>	<u>Warranty not used</u>	<u>Total</u>
Base	(300) %	(346) %	(648) %
<u>Refused service under warranty</u>			
Yes	17	7	11
No	82	90	85
Don't know	<u>1</u>	<u>3</u>	<u>4</u>
	<u>100</u>	<u>100</u>	<u>100</u>
<u>Did warranty give adequate protection?</u>			
Yes	74	73	73
No	25	22	23
Don't know	<u>1</u>	<u>5</u>	<u>4</u>
	<u>100</u>	<u>100</u>	<u>100</u>

USAGE OF WARRANTY AND SATISFACTION WITH WARRANTY ... Continued

The table opposite presents the answers of those who did and those who did not use their warranty, to the questions on satisfaction with the warranty. Those who successfully used their warranty were more likely also to have been refused service under the warranty than those who did not use the warranty. 17 per cent of those who used the warranty were refused service; 7 per cent of those who did not use the warranty were refused service.

Interestingly, there is no difference between warranty-users and non-users on the question of whether the warranty gave adequate protection. In each case three quarters thought it did and one quarter that it did not give adequate protection against faults and defects perceived to be the responsibility of the manufacturer.

OPINIONS ON THE TREND TO SHORTER WARRANTIES

	<u>FIRST CAR UNDER WARRANTY</u>			<u>Total Sample</u>
	<u>Warranty used</u>	<u>Warranty not used</u>	<u>Total</u>	
Base	(300) %	(346) %	(648) %	(971) %
<u>Which do you prefer, longer or shorter warranties?</u>				
Longer	74	69	71	70
Shorter	23	23	23	23
Don't know	3	8	6	7
	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

Would you be prepared to pay
extra for a 5 year warranty?

No	55	63	59	61
Yes	43	34	38	37
Don't know	3	3	3	2
	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

How much extra?

\$50	14	8	11	9
\$100	10	8	9	9
\$150	5	1	3	3
\$200	4	3	4	4
\$250	*	2	1	2
Less than \$50	7	4	5	4
Don't know	3	8	5	6
	<u>43</u>	<u>34</u>	<u>38</u>	<u>37</u>

OPINIONS ON TRENDS TO SHORTER WARRANTIES

Three questions explored opinions on the trend of North American car manufacturers to institute shorter warranties.

19. Until recently, many new car power-train warranties were for 5 years and 50,000 miles. The trend now is to shorter warranties of 2 years and 24,000 miles. Which do you prefer, longer or shorter warranties?
20. If you were buying a new car which had a two year warranty, would you be prepared to pay extra for a 5 year warranty?

IF YES:

- 20a. What is the most that you would be prepared to pay for it?

READ OUT SUGGESTED	\$50.	(1)
AMOUNTS. REVERSE	\$100.	(2)
ORDER AT ALTERNATE	\$150.	(3)
INTERVIEWS	\$200.	(4)
	\$250.	(5)

The table opposite shows the answers of the total sample, together with those whose car was bought with a warranty, and the warranty was or was not used. The sample clearly prefers longer warranties to shorter, but is not prepared to pay extra to extend a shorter into a longer warranty.

WHERE THE CAR IS TAKEN FOR SERVICE

When your car needs service or attention, where do you usually take it?

	<u>Total</u>	<u>Sample</u>
Base -		(971)
	%	%
<u>Authorized dealer</u>		24
More knowledgeable, knows what to do	8	
Better service	8	
Warranty	7	
Cheaper	1	
Other reasons	1	
<u>Local service station</u>		46
Better service	28	
More convenient location	12	
Cheaper	11	
More honest	2	
<u>Either depending on circumstances</u>		20
Dealer for parts, service station for repairs	7	
Dealer for warranty only	6	
Dealer for major repairs	7	
<u>Does own repairs</u>		9
<u>No answer</u>		<u>1</u>
		<u>100</u>

WHERE THE CAR IS TAKEN FOR SERVICE

All respondents were asked the question:

"23. When your car needs service or attention,
where do you usually take it?"

The three alternatives given were 'authorized dealer', 'local service station or garage' and 'either dealer or service station, depending on the circumstances'. Respondents were also asked to comment on their normal servicing practice.

Almost a half of the sample (46 per cent) use a local service station only -- mainly because of 'better service', location and cost advantage. A quarter of the sample (24 per cent) use an authorized dealer only -- mainly because of 'better service', the greater knowledge of a dealer about a specific car, and warranty. A fifth of the sample use both a dealer and local service station and just under one in ten (9 per cent) do their own repairs.

There is a great difference in the practice of new car owners and used car owners. This is shown in the table on page 42. Among used car owners, well over half (57 per cent) use the local service station exclusively and just 12 per cent use the authorized dealer exclusively. (This latter is about the same incidence as 'do own repairs'). Among new car owners, 35 per cent use the authorized dealer exclusively and 35 per cent use a local service station exclusively.

WHERE THE CAR IS TAKEN FOR SERVICE... Continued

	First Car bought		First car bought new			
	New	Used	Still under warranty	Warranty expired	Never had warranty	Total
Base	(483) %	(488) %	(225) %	(236) %	(IFR) -	(971) %
When your car needs service or attention, where do you usually take it?						
Authorized dealer	35	12	44	27		24
Local service station	35	57	25	45		46
Either, depending on circumstances	25	16	25	24		20
Does own repairs	5	14	4	5		9
No answer	<u>*</u>	<u>1</u>	<u>2</u>	<u>*</u>		<u>1</u>
	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>		<u>100</u>

(IFR) - Sample insufficient for reporting.

* Less than 0.5%

However, note the tie of the warranty for new car owners. Among new car owners whose car is still under warranty, 44 per cent use the authorized dealer exclusively; among new car owners whose car is no longer under warranty, just 27 per cent use the authorized dealer exclusively.

ARE ACCIDENT REPAIR COSTS INCREASING?

Base	<u>Total Sample</u>	
	%	(971) %
Compared to increases in cost of other goods and services, accident repair costs are increasing ...		
Slower		4
About the same		33
Faster ...		62
Due to:		
Cost of parts	7	
Labour costs	26	
Indifference of those providing insurance	7	
Car design and construction	7	
Overcharging by repair shops	15	
Don't know		<u>1</u>
		<u>100</u>

ARE ACCIDENT REPAIR COSTS INCREASING?

All respondents were asked whether they thought accident repair costs are increasing faster than increases in the prices of other goods and services. The following questions were asked:

"29. What do you think of increases in the cost of accident repairs, compared to increases in the cost of other goods and services that you buy. Compared to these other things, do you think accident repairs costs are increasing slower, about the same or faster?"

Those who answered 'faster' were asked:

"30. Which one of the following do you think is the most important reason for the increased cost of accident repairs?"

Respondents were given a card listing five alternatives to choose from. These were: cost of parts, labour costs, indifference of those providing insurance, car design and construction and overcharging by repair shops.

Clearly, most car owners (62 per cent) think that increases in the cost of accident repairs are increasing at a faster rate than the general inflation. There is also widespread agreement that the reason for this is labour costs and/or overcharging by repair shops. A very small minority puts the blame on car design and construction (7 per cent) or the cost of parts (7 per cent).

5. AUTOMOBILE INSURANCE

TYPES OF AUTO INSURANCE CARRIED/THOUGHT TO BE MANDATORY

	Atlantic Provinces	Que.	Ont.	Man.	Sask.	Alta	B.C.	Total
Base -	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
	-	%	%	%	%	-	%	%
<u>Are you insured for:</u>								
Third party liability		97	95	100	93		100	96
Damage or collision		72	74	86	98		69	75
Accident		46	58	52	83		93	58
<u>Are any of these forms of insurance compulsory in your province, or not?</u>								
Third party liability		46	58	52	83		93	58
Damage or collision		25	16	9	90		15	21
Accident		26	21	16	83		33	26

(IFR) - Sample size insufficient for reporting.

Sample is included in 'total' column.

TYPES OF AUTOMOBILE INSURANCE CARRIED AND THOUGHT TO BE MANDATORY

Respondents were told that there are three sorts of automobile insurance; third party liability, damage or collision insurance and accident insurance. They were described to respondents in this way, using a card:

1. Third Party Liability

. . . pays for claims AGAINST you when you are liable for damage to other people's property, or for injury or death of other people.

2. Damage or collision insurance

. . . pays for loss or damage to your own car

3. Accident insurance

. . . pays medical expenses for you, the driver and other passengers in your own car, in the event of an accident.

Most respondents in each region are insured for third party liability and for damage and collision insurance. Accident insurance cover is almost universal among respondents in British Columbia and Saskatchewan. In other areas, a bare majority or minority has this type of insurance.

Only in Saskatchewan and British Columbia is third party liability insurance thought to be mandatory. Only in Saskatchewan is collision insurance thought to be mandatory. In point of fact, accident insurance (on a no-fault basis) is mandatory in both British Columbia and Saskatchewan. (Autopac coverage in Manitoba is not effective until November 1st; the survey was conducted in August).

PERCEPTIONS OF HOW INSURANCE RATES ARE SET

	Atlantic Provinces	Que.	Ont.	Man.	Sask.	Alta	B.C.	Total
Base -	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
		%	%	%	%		%	%
<u>What is taken into account when setting rates?</u>								
Drivers accident record		92	91	98	86		96	90
Age of driver		87	89	86	71		89	86
Use of car (business/ pleasure)		88	83	89	45		90	82
Age of car		83	75	82	69		71	74
Make/model of car		76	78	86	52		76	71
No. of other drivers		76	71	68	24		77	69
Driving experience		71	67	55	17		64	60
Driver's medical history		55	66	52	52		72	60
Type of car (hardtop, sedan)		76	61	61	17		59	59
Part of country where used		63	57	75	26		72	57
Marital status		57	54	45	10		55	49
Sex		49	49	66	10		61	47
Occupation of driver		63	40	45	19		46	46
Driver education course		41	45	27	36		50	41
Safety features		38	33	25	14		29	32
Where car parked		27	21	16	12		16	20
Personality of driver		14	12	14	7		9	12

((IFR) Sample size insufficient for reporting. Sample is included in "total" column.

PERCEPTIONS OF HOW INSURANCE RATES ARE SET

In areas where insurance is not a government enterprise, (i.e. in all areas except Saskatchewan at the time of the survey), insurance rates are dependent on where and how the car is used, the age and sex and driving experience of the driver(s), the type of car and the traffic violations record of the driver(s) of the insured car.

Our respondents seem fairly unaware that most of these criteria are used. They were given a list of factors and asked to state whether or not each of them is used in setting insurance rates (Question 27). There was fairly widespread agreement that the drivers' accident record, the age of the driver, the type and use of the car are all taken into account in setting rates. However, significant minorities were unaware that where the car is used, the sex of the driver and the drivers' experience are taken into account.

In the case of drivers under 25, completion of an accredited Drivers Education Course is sometime the basis for a reduced rate of insurance. Most respondents (59 per cent) were unaware of this.

HOW INSURANCE RATES SHOULD BE SET

	Atlantic							
	Provinces	Que.	Ont.	Man.	Sask.	Alta	B.C.	Total
Base -	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
		%	%	%	%		%	%
Should all owners pay same flat rate or should different drivers pay different rates?								
Same	-	33	10	7	10	-	11	17
Different	-	67	90	91	90	-	88	83
Don't know	-	-	-	2	-	-	1	-
What should be taken into account? ...								
Driver's accident record	-	95	93	100	95	-	95	94
Medical history of driver	-	92	87	91	79	-	90	87
Age of driver	-	83	80	80	69	-	77	80
Age of car	-	86	72	84	76	-	78	76
Driving experience	-	79	74	73	50	-	69	72
Use of car (business/pleasure)	-	73	64	75	55	-	76	67
Safety features	-	71	64	75	52	-	65	67
No of other drivers	-	75	63	55	36	-	69	65
Make & model of car	-	70	63	86	55	-	64	64
Driver's educ. course	-	67	55	64	50	-	70	61
Type of car	-	63	50	52	33	-	57	52
Region where used	-	56	48	66	36	-	65	51
Occupation of driver	-	56	38	48	24	-	42	44
Personality of driver	-	38	38	41	17	-	41	38
Where parked	-	38	33	34	40	-	40	35
Marital status	-	41	33	27	7	-	30	33
Sex of driver	-	39	32	43	10	-	22	31

IFR: Sample size insufficient for reporting
Sample is included in "total" column.

HOW INSURANCE RATES SHOULD BE SET

There is widespread agreement that different drivers should pay different rates. Question 26 asked:

"Do you think that all car owners should pay the same flat rate for automobile insurance, or should certain factors be taken into account so that different drivers pay different rates?"

Except in Quebec, where 33 per cent of respondents endorse the idea of the same flat rate, a very small minority is in favour of uniform rates.

In many cases, what should be taken into account is what is taken into account -- the driver's accident record, age of driver, type of car and driving experience of the relevant driver(s). There are, however, some great differences in the relative emphasis car owners put on what they perceive is taken into account and what they think should be taken into account in setting insurance rates. This is shown overleaf.

HOW INSURANCE RATES SHOULD BE SET Continued

	This is taken into account	This should be taken into account	Difference
Base -	(971) %	(971) %	(971) %
Safety features on car	32	67	+ 35
Medical history of driver	60	87	+ 27
Personality of driver	12	38	+ 26
Driver's education course	41	61	+ 20
Where car is parked	20	35	+ 15
Driving experience	60	72	+ 12
Driver's accident record	90	94	+ 4
Age of car	74	76	+ 2
Occupation of driver	46	44	- 2
Number of other drivers	69	65	- 4
Part of country where used	57	51	- 6
Age of driver	86	80	- 6
Make/model of car	71	64	- 7
Type of car	59	52	- 7
Use of car	82	67	- 15
Marital status	49	33	- 16
Sex of driver	47	31	- 16

HOW SHOULD INSURANCE RATES BE SET Continued

The table opposite shows, for each factor, the per cent of respondents thinking it is taken into account, compared to the per cent thinking it should be taken into account. The factors are ranked by the difference between the two. This difference may be taken as an index of the extent to which respondents feel the factor should be taken into account, but is not (+), or should not be taken into account, but is (-).

Clearly, our respondents think that whether or not a car has safety features should be taken into account in setting insurance rates. So should the medical history of the driver and whether or not the driver has taken a drivers' education course. A fair sized minority think that the personality of the driver should be taken into account.

On the other hand, car owners are clearly against discrimination on the basis of marital status and sex.

WHO KNOWS ABOUT NO-FAULT INSURANCE?

	Atlantic Provinces	Que.	Ont.	Man.	Sask.	Alta	B.C.	Total
Base -	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
		%	%	%	%		%	%
What do you understand by "no-fault" insurance?								
Volunteered concept of no legal liability to be established.	-	20	34	46	20	-	49	29
Of all the money taken in for car insurance, what per cent is paid out in claims?								
30% or less	-	28	29	20	19	-	22	25
31 - 40%	-	16	14	18	10	-	15	14
41 - 50%	-	22	12	18	19	-	14	15
51 - 60%	-	9	11	16	14	-	12	12
61- 70%	-	9	9	11	17	-	5	9
71% or more	-	6	14	11	15	-	6	10
Don't know	-	10	11	6	6	-	26	15
	-	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>

(IFR) - Sample size insufficient for reporting

Sample is included in 'total' column

WHO KNOWS ABOUT NO-FAULT INSURANCE?

Before being asked in a directed way about their attitude to no-fault insurance, respondents were asked to state what they understood by the term 'no-fault car insurance'. (Question 31).

Overall, under a third of car owners (29 per cent) volunteered the key feature of no-fault insurance -- i.e. that it is a non-tort system where no legal liability has to be established before benefits are paid. As might be expected, awareness of the concept was most pronounced in British Columbia where it is mandatory and Manitoba where it is about to become mandatory.

One of the main arguments in favour of no-fault auto insurance rests on the fact that much of the cost of tort insurance is for legal and administrative (e.g. adjusters) expenses. A no-fault scheme would, it is argued by its proponents, eliminate much of this expense, for an overall cost reduction. Hence we asked all respondents:

"28. Of all the money taken in for car insurance, what per cent would you say is paid out in claims, as against administrative expenses like lawyers fees, court costs and so on?"

No actual data on such costs is available for Canada. However, a U.S. study showed that 56 cents of every dollar spent on liability insurance pays for insurance company expenses, like lawyers fees. Our respondents' perceptions reflect this, as the table opposite shows. 54 per cent of car owners feel that half or less of all the money taken in is actually paid out in claims.

ATTITUDES TO NO-FAULT INSURANCE

	Atlantic Provinces	Que.	Ont.	Man.	Sask.	Alta	B.C.	Total
Base -	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
		%	%	%	%		%	%
Are you in favour of no-fault insurance for your province?								
* Yes	-	69	66	70	45	-	78	67
* Yes - if cheaper	-	17	15	16	22	-	9	16
No	-	<u>14</u>	<u>19</u>	<u>14</u>	<u>33</u>	-	<u>13</u>	<u>17</u>
	-	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>

* i.e. answered yes to question 32

** i.e. answered no to question 32, yes to question 33

(IFR) - Sample size insufficient for reporting

Sample is included in 'total' column

ATTITUDES TO "NO-FAULT" AUTO INSURANCE

All respondents -- whether or not they had any prior knowledge of no-fault car insurance -- were asked to give their opinion of it, in the following manner:

"32. With no-fault insurance schemes....

SHOW CARD 8

1. No legal liability has to be established in order to receive benefits.
2. The amount of insurance is limited but you can buy additional coverage.
3. You cannot sue or be sued except where the claim exceeds the coverage of the no-fault scheme.
4. You deal with your own insurer and not the other party's.
5. They are compulsory for all car owners.

Are you in favour of compulsory no-fault insurance for your province, or not?"

Those who pronounced themselves opposed to no-fault insurance were asked:

"33. With no fault insurance schemes, it is not necessary to establish legal liability for an accident. This would save insurers money in court costs and lawyers fees. If these savings were passed along as lower insurance premiums, would you be in favour of a no-fault scheme, or not?"

Overall, two thirds of car owners are in favour of such a basic no-fault car insurance, even without the cost factor being mentioned. When cost is mentioned, a further 16 per cent pronounce themselves in favour.

The largest majority in favour of no-fault insurance is to be found in British Columbia, Manitoba and Quebec. In British Columbia, a no-fault scheme is in effect; in Manitoba AUTOPAC comes into effect on November 1st.

The anomaly in this table is Saskatchewan, where the government-operated scheme is, in fact, a no-fault scheme! Yet, only 45 per cent are in favour of no-fault insurance. One explanation is that, in Saskatchewan, there is a great deal of satisfaction with car insurance. (There is no concern with cost, compared to other provinces, as we have seen on page 10. There is overwhelming support for government-operated insurance schemes, as we shall see on page 70). This is combined with a low awareness of the concept of no-fault insurance. (Just 20 per cent can volunteer a correct description of no-fault insurance). Hence, for the majority, no-fault seems like a new idea, in the context of overall satisfaction with car insurance. Opposition is understandable.

WHY CAR OWNERS ARE IN FAVOUR OF/AGAINST NO-FAULT INSURANCE

	<u>Total Sample</u>
Base -	(971) %
<u>Reasons given by those in favour of no-fault insurance</u>	
Compulsory	20
Safer - can't be sued	15
Faster settlement/immediate benefits	10
Would be cheaper	12
Everyone is treated the same	9
Better run	2
Other reasons	7
<u>Reasons given by those opposed to no-fault insurance</u>	
Innocent driver should not pay	5
Would cause people to become careless drivers	4
Amount of insurance limited	3
Would take away freedom of choice in dealing with insurance companies	5
Government has no business in insurance	2
Should not be compulsory	3
Other reasons	2

WHY CAR OWNERS ARE IN FAVOUR OF OR AGAINST NO-FAULT CAR INSURANCE

Immediately after they had given their general attitude to no-fault insurance (and before being informed of possible cost advantages), respondents were asked to state their reasons. In view of the widespread ignorance of the concept of no-fault insurance, the 'reasons' will in most cases be playback of the description of no-fault schemes given in the questionnaire. In this context, a 'why' question should provide indications of the described aspect(s) of no-fault schemes which are of most appeal.

For those in favour of no-fault insurance, the most appealing aspects are its compulsory nature, the fact that you cannot sue or be sued and faster settlement. Cost advantages were also mentioned; this was not included in the description of no-fault insurance given to respondents.

Those who oppose no-fault insurance do so on the grounds that the innocent driver should not pay, that it would deprive car owners of freedom of choice and that it would cause people to become careless drivers.

Less than a third of respondents had any prior knowledge of the concept of no-fault insurance. How does this minority feel about the subject? The answer is given in the table on the following page (page 64). This table shows, separately for those who did and did not have prior knowledge of no-fault insurance, the proportions in favour of no-fault insurance and against no-fault insurance, with their stated reasons.

ATTITUDES TO NO-FAULT INSURANCE AMONG THOSE WHO HAD PRIOR KNOWLEDGE
OF THE PRINCIPLE

	<u>Had prior knowledge</u>	<u>Had no prior knowledge</u>	<u>Total</u>
Base	(292) %	(679) %	(971) %
<u>Are you in favour of no-fault insurance?</u>			
Yes	74	65	67
Yes - if cheaper	13	17	16
No	13	18	17
Don't know	*	*	*
	<u>100</u>	<u>100</u>	<u>100</u>
<u>In favour because...</u>			
Compulsory	23	19	20
Safer - can't be sued	16	14	15
Faster settlement/ immediate benefits	17	8	10
Would be cheaper	14	7	9
Everyone treated same	14	11	12
Better run	2	2	2
Other	6	7	7
<u>Opposed because...</u>			
Innocent party should not pay	6	5	5
Would encourage careless driving	5	4	4
Amount limited	4	3	3
Take away freedom of choice	5	5	5
Should not be compulsory	*	4	3
Government has no business in insurance	*	3	2
Other	1	2	2

* Less than 0.5%

Significantly more of those with prior knowledge (74 per cent) than without prior knowledge (65 per cent) were in favour of no-fault insurance. By and large, the stated reasons of the two groups show the same pattern. The difference is that twice as many of those with prior knowledge give cheaper cost as a reason for favouring no-fault schemes, compared to those with no prior knowledge.

KNOWLEDGE OF WHICH PROVINCES HAVE GOVERNMENT INSURANCE

	Atlantic Provinces	Que.	Ont.	Man.	Sask.	Alta	B.C.	Total
Base -	(IFR) %	(232) %	(245) %	(145) %	(127) %	(IFR) %	(99) %	(971) %
In which province(s) does government administer car insurance?								
Maritime provs.	-	1	*	*	*	-	*	*
Quebec	-	1	*	*	*	-	*	1
Ontario	-	11	3	2	2	-	3	5
Manitoba	-	17	25	16	40	-	27	22
Saskatchewan	-	24	35	86	90	-	68	42
Alberta	-	13	15	2	7	-	11	12
British Columbia	-	2	13	5	12	-	5	7
Don't know	-	49	42	11	10	-	20	39

(IFR) - Sample size insufficient for reporting

Sample is included in 'total' column

* Less than 0.5%

KNOWLEDGE OF WHICH PROVINCES HAVE GOVERNMENT INSURANCE

Question 34 asked:

" In some provinces, the provincial government administers car insurance. Do you happen to know which provinces these are?"

In the west, there is widespread knowledge that Saskatchewan has government insurance. In the rest of the country there is a high incidence of ignorance. In Manitoba, AUTOPAC becomes mandatory on November 1st. Hence the mentions for that province.

IMAGE OF GOVERNMENT AND PRIVATE INSURANCE SCHEMES

		Atl. prov.	Que.	Ont.	Man.	Sask	Alta	B.C.	Total
Base -		(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
			%	%	%	%		%	%
<u>Do you think private insurance companies or a government scheme...</u>									
a)	Would offer lower premiums for same protection	Private	38	27	50	19	-	8	29
		Government	59	65	45	81	-	81	65
		Don't know	3	8	5	-	-	11	6
b)	Would be more likely to hold down increases in insurance premiums from year to year	Private	30	25	45	17	-	6	25
		Government	68	71	55	83	-	86	71
		Don't know	2	4	-	-	-	8	4
c)	Would control costs of repairs better	Private	38	27	34	24	-	12	29
		Government	60	66	66	71	-	85	66
		Don't know	2	7	-	5	-	3	5
d)	Would provide faster service in processing claims	Private	66	64	61	50	-	56	60
		Government	31	29	39	48	-	39	35
		Don't know	3	7	-	2	-	5	5
e)	Would take more account of different factors when setting a driver's premium.	Private	47	44	57	40	-	39	44
		Government	49	46	39	52	-	48	49
		Don't know	4	10	4	8	-	13	7

(IFR) - Sample size insufficient for reporting

Sample is included in 'total' column.

IMAGE OF GOVERNMENT AND PRIVATE INSURANCE SCHEMES

Respondents were asked to compare private insurance and government car insurance schemes on five different dimensions. These are detailed in the table opposite.

Generally, government schemes are felt to be cheaper for the same protection, better at holding down year-to-year increases in premium costs and controlling the cost of repairs. Private schemes, it is thought, would provide faster service in processing claims. There is no general agreement on whether government or private companies would take more account of such factors as age, type of car, use of car and driving record when settling premiums.

ATTITUDE TO GOVERNMENT INSURANCE

	Atl. prvs.	Que.	Ont.	Man.	Sask	Alta	B.C.	Total
Base-	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
	%	%	%	%	%	%	%	%
Government	-	59	70	48	83	-	86	68
Private	-	41	28	50	14	--	10	30
Don't know	-	-	2	2	3	-	4	2
		<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>
<u>Reasons for favouring government scheme:</u>								
Profit motive shouldn't be involved in car insurance.	-	9	14	16	5	-	14	17
Cheaper	-	17	19	16	38	-	30	21
More control	-	27	17	16	17	-	43	21
Faster service	-	5	6	5	7	-	5	5
Compulsory	-	8	9	11	17	-	16	10
Other reasons	-	8	4	-	2	-	-	4
<u>Reasons for favouring private scheme:</u>								
Free enterprise is best way/Government coverage too low	-	25	14	30	7	-	7	17
Cheaper	-	11	6	7	2	-	2	6
Better service (faster, more personalized)	-	9	6	9	2	-	-	6

(IFR) - Sample size insufficient for reporting

Sample is included in 'total' column.

ATTITUDE TO GOVERNMENT INSURANCE

Respondents were asked for their overall attitude to government-run insurance schemes in the following manner:

"36. In those provinces where the government operates automobile insurance, the following features are common:

SHOW CARD 9

1. Compulsory for all drivers
2. A 'no-fault' scheme, covering medical, death, disability benefits and property damage.
3. Purchased from the government or its authorized agents.
4. Claims are made through the government or its authorized agents.
5. Is for a basic, minimum package only - additional insurance to reduce the deductible or increase coverage may be purchased from private insurers.

In general, do you think that basic, minimum car insurance should be provided through the government or through private insurance companies?"

Government schemes are favoured, in general, by a two to one margin over private insurance. Those in favour of a government scheme think that it would be cheaper, subject to greater control and that the profit motive should not be involved in car insurance. Those opposed to a government scheme think that free/private enterprise is the best way to handle insurance.

6. LICENCING

IS A DRIVER'S LICENCE A RIGHT OR A PRIVILEGE?

	Atlantic							
	Provinces	Que.	Ont.	Man.	Sask	Alta	B.C.	Total
Base	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
	-	%	%	%	%	-	%	%
<u>Driver's licence</u> <u>is:</u>								
Right	-	48	16	20	14	-	11	25
Privilege	-	49	84	80	86	-	87	73
Don't know	-	<u>3</u>	<u>-</u>	<u>-</u>	<u>-</u>	-	<u>2</u>	<u>2</u>
	-	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>

(IFR) - Sample size is insufficient for reporting

Sample is included in 'total' column.

IS A DRIVER'S LICENCE A RIGHT OR A PRIVILEGE?

All respondents were asked:

"37. Do you regard the possession of a driver's licence as a right or as a privilege which can be taken away with cause?"

Three quarters of the sample (73 per cent) think that possession of a driver's licence is a privilege rather than a right. Note, however, that in Quebec about half the sample think it is a right, half a privilege.

FOR WHAT REASONS SHOULD LICENCE BE SUSPENDED?

	Atlantic Provinces	Que.	Ont.	Man.	Sask	Alta	B.C.	Total
Base -	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
		%	%	%	%	-	%	%
Are there any offences where penalty should include automatic suspension of licence?								
Yes	-	86	74	86	79	-	81	79
No	-	12	24	14	17	-	12	19
Don't know	-	2	2	-	4	-	7	2
		<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>		<u>100</u>	<u>100</u>
What are they?								
Impaired driving	-	71	54	73	73	-	79	63
Reckless driving	-	20	26	34	34	-	15	22
Excessive speed	-	37	17	20	22	-	9	20
Running light/stop	-	8	3	4	2	-	3	4
Hit and run	-	7	14	9	7	-	11	10
Manslaughter	-	*	5	2	*	-	5	2
Not signalling	-	2	2	*	2	-	-	1
Repeated offenders	-	5	4	2	5	-	8	4
Other	-	2	10	11	15	-	6	7

(IFR) - Sample size is insufficient for reporting

Sample is included in 'total' column.

* Less than 0.5%

FOR WHAT REASONS SHOULD LICENCE BE SUSPENDED?

Most respondents think that conviction on an impaired driving charge should lead to mandatory suspension of driving licence on either a temporary or a permanent basis. This is in fact the case in Canada, under the criminal code. Note that even in Quebec, where almost half of the sample regarded possession of a licence as a right, rather than a privilege, 71 per cent think that impaired driving should involve automatic licence suspension.

In addition to impaired driving, about one in five respondents think that reckless driving or speeding should lead to automatic suspension of licence.

The specific question asked was:

"46. Now a question about traffic offences. Do you think there are any traffic offences where the penalty should include automatic suspension of licence -- either temporary or permanent -- or not?"

ARE THE TESTS STRICT ENOUGH?

	Atlantic provinces	Que.	Ont.	Man.	Sask	Alta	B.C.	Total
Base -	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
		%	%	%	%		%	%
<u>Tests are:</u>								
Strict enough	-	54	72	86	83	-	71	69
Not strict enough	-	45	26	11	14	-	28	29
Don't know	-	<u>1</u>	<u>2</u>	<u>3</u>	<u>3</u>	-	<u>1</u>	<u>2</u>
	-	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>

	HOW LEARNT TO DRIVE		
	<u>School</u>	<u>Friend/Relative</u>	<u>Self-taught</u>
Base -	(143)	(567)	(279)
	%	%	%
<u>Tests are:</u>			
Strict enough	66	71	71
Not strict enough	31	28	28
Don't know	<u>3</u>	<u>1</u>	<u>1</u>
	<u>100</u>	<u>100</u>	<u>100</u>

(IFR) - Sample size is insufficient for reporting

Sample is included in 'total' column.

ARE THE TESTS STRICT ENOUGH?

Respondents were asked the general question:

"38. Do you consider the driving tests in your province are strict enough or not strict enough?"

In all regions except Quebec, the majority of respondents think the tests are strict enough. The minority thinking the tests not strict enough ranges from 28 per cent in British Columbia to 8-14 per cent on the Prairies. However, in Quebec opinion is split. 54 per cent think the tests are strict enough and 45 per cent think them not strict enough.

In total, 15 per cent of respondents learnt to drive a car at a school; 59 per cent from a friend or relative and 29 per cent were self-taught. However, as the table opposite shows, how the respondent himself learnt to drive had little effect on his opinions on the strictness of driving tests.

MANDATORY DRIVER EDUCATION?

	Atlantic Provinces	Que.	Ont.	Man.	Sask	Alta	B.C.	Total
Base -	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
		%	%	%	%		%	%
<u>In favour of government-approved course before test?</u>								
Yes	-	61	57	50	40	-	56	56
No	-	39	42	50	57	-	42	44
Don't know	-	-	1	-	3	-	2	-
	-	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>

	HOW LEARNT TO DRIVE		
	<u>School</u>	<u>Friend/Relative</u>	<u>Self-taught</u>
Base -	(143)	(567)	(279)
	%	%	%
<u>In favour of government-approved course before test?</u>			
Yes	70	53	57
No	29	47	43
Don't know	1	-	-
	<u>100</u>	<u>100</u>	<u>100</u>

(IFR) - Sample size is insufficient for reporting.

Sample is included in 'total' column.

MANDATORY DRIVER EDUCATION?

By a slim margin (56 per cent to 44 per cent), respondents are in favour of mandatory driver education before being allowed to take a driver's test. The question:

"40. Do you agree or disagree that, before being allowed to take a driver's test, everyone should have to take a government approved drivers education course ?"

Approval for such mandatory courses is highest in Quebec and among those who themselves learnt to drive from a driving school.

MANDATORY RETESTING FOR ALL DRIVERS?

	Atlantic Provinces	Que.	Ont.	Man.	Sask.	Alta	B.C.	Total
Base	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
		%	%	%	%		%	%
Should all drivers have to undergo retesting from time to time to <u>renew their licences?</u>								
Yes	-	58	65	48	69	-	90	64
No	-	42	33	52	31	-	10	35
Don't know	-	-	2	-	-	-	-	1
	-	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>

	AGE OF RESPONDENT				
	<u>- 30</u>	<u>31-40</u>	<u>41-50</u>	<u>51-60</u>	<u>61+</u>
Base -	(242)	(213)	(202)	(175)	(139)
	%	%	%	%	%
Should all drivers have to undergo retesting from time to time to <u>renew their licences?</u>					
Yes	72	64	62	64	57
No	28	35	37	36	42
Don't know	-	1	1	-	1
	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

(IFR) Sample size is insufficient for reporting

Sample is included in 'total' column.

MANDATORY RETESTING FOR ALL DRIVERS?

Respondents were asked:

"41. Do you think that all drivers should have to undergo retesting from time to time in order to renew their licences or not?"

Almost two-thirds of the sample (64 per cent) think that there should be such mandatory retesting for all drivers. This support is evident in all regions except Manitoba and among all age groups.

MAXIMUM AGE LIMITS AND/OR RETESTING AFTER CERTAIN AGE?

	Atlantic Provinces	Que.	Ont.	Man.	Sask	Alta	B.C.	Total
Base -	(IFR)	(232)	(245)	(145)	(127)	(IFR)	(99)	(971)
		%	%	%	%		%	%
<u>Maximum age limit?</u>								
Yes	-	38	42	25	29	-	21	36
No	-	60	56	75	69	-	79	62
Don't know	-	<u>2</u>	<u>2</u>	<u>-</u>	<u>2</u>	-	<u>-</u>	<u>2</u>
	-	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>
<u>What age?</u>								
Before 55	-	2	1	-	-	-	-	1
56-60	-	1	1	-	-	-	2	1
61-65	-	5	3	2	-	-	-	3
65-70	-	6	9	2	2	-	1	6
71 or over	-	<u>24</u>	<u>28</u>	<u>21</u>	<u>27</u>	-	<u>18</u>	<u>25</u>
	-	<u>38</u>	<u>42</u>	<u>25</u>	<u>29</u>	-	<u>21</u>	<u>36</u>
<u>Compulsory retesting after certain age?</u>								
Yes	-	75	83	59	69	-	88	79
No	-	25	16	39	31	-	12	21
Don't know	-	<u>-</u>	<u>1</u>	<u>2</u>	<u>-</u>	-	<u>-</u>	<u>-</u>
	-	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>
<u>What age?</u>								
Before 55	-	23	16	7	7	-	12	15
56-60	-	18	20	14	14	-	29	20
61-65	-	12	26	18	19	-	20	19
65-70	-	14	10	16	19	-	21	16
71 or over	-	8	10	5	5	-	4	8
Don't know	-	<u>-</u>	<u>1</u>	<u>-</u>	<u>5</u>	-	<u>2</u>	<u>1</u>
	-	<u>75</u>	<u>83</u>	<u>59</u>	<u>69</u>	-	<u>88</u>	<u>79</u>

(IFR) - Sample size is not sufficient for reporting.

Sample is included in 'total' column.

MAXIMUM AGE LIMITS AND/OR RE-TESTING AFTER A CERTAIN AGE

Respondents were asked this sequence of questions:

"42. Should there be compulsory annual re-testing for all drivers after a certain age is reached?

IF 'YES':

42a. What age do you think that should be?"

"45. Should there be a maximum age limit for drivers?

IF 'YES':

What age?"

About a third of the total sample is in favour of a mandatory maximum age for drivers; in each region a majority is opposed. However, about eight out of ten are in favour of compulsory re-testing after a certain age -- with half of the sample putting the certain age at 65 or earlier.

In interpreting the strength of this feeling for compulsory re-testing after a certain age, it is important to remember that two-thirds of the sample was in favour of compulsory re-testing from time to time, regardless of age.

MAXIMUM AGE LIMITS AND/OR RETESTING AFTER A CERTAIN AGE ... Continued

	AGE OF RESPONDENT					Total
	- 30	31-40	41-50	51-60	61+	
Base -	(242)	(213)	(202)	(175)	(139)	(971)
	%	%	%	%	%	%
<u>Maximum age limit?</u>						
Yes	42	37	37	31	32	36
No	57	61	60	69	67	62
Don't know	1	2	3	-	1	2
	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>Compulsory retesting after certain age?</u>						
Yes	86	83	82	74	61	79
No	14	17	18	25	39	21
Don't know	-	-	-	1	-	-
	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
<u>What age?</u>						
Before 55	32	17	7	8	2	15
56-60	24	25	22	19	4	20
61-65	21	23	24	17	8	19
66-70	5	15	19	18	30	16
71 or over	3	2	9	11	17	8
Don't know	1	1	1	1	-	1
	<u>86</u>	<u>83</u>	<u>82</u>	<u>74</u>	<u>61</u>	<u>79</u>

MAXIMUM AGE LIMITS AND/OR RETESTING AFTER A CERTAIN AGE ... Continued

Even among the youngest age group of respondents, a majority is opposed to the institution of a maximum age limit for drivers. However, even among the oldest age group of respondents, a majority is in favour of compulsory retesting after a certain age. Of course, the 'certain age' becomes progressively older, as we move from the younger to the older age group -- below 60 for the 30 and under respondents, and over 71 for the 61 and over respondents!

KNOWLEDGE OF AND ATTITUDE TO PRESENT MINIMUM AGE FOR
DRIVERS LICENCE

	Atlantic Provinces	Que.	Ont.	Man.	Sask	Alta	B.C.	Total**
Base	(IFR)	(232) %	(245) %	(145) %	(127) %	(IFR)	(99) %	(971) %
<u>Present minimum age is:</u>								
Less than 16	-	2	1	*	*	-	1	2
16	-	30	84	93	100	-	82	69
17	-	19	*	*	*	-	6	7
18	-	38	7	5	*	-	5	15
More than 18	-	7	2	*	*	-	*	2
Don't know	-	4	6	2	*	-	6	5
	-	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>
<u>Minimum age should be:</u>								
Less than 16	-	2	*	2	*	-	*	1
16	-	15	60	66	76	-	70	50
17	-	10	2	*	*	-	3	5
18	-	43	28	25	17	-	18	29
More than 18	-	28	10	7	4	-	5	14
Don't know	-	1	*	*	3	-	4	1
	-	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	-	<u>100</u>	<u>100</u>

IFR - Sample size is insufficient for reporting.

Sample is included in 'total' column.

** Responses from Newfoundland have been adjusted to take into account the higher minimum age.

* Less than 0.5%

KNOWLEDGE OF AND ATTITUDE TO PRESENT MINIMUM AGE FOR DRIVERS LICENSES

Respondents were asked for their knowledge of and opinions on the present minimum age for possession of a driver's license. The questions:

"43. Do you happen to know the present minimum age limit for drivers in your province?

IF 'Yes' --

What age?"

"44. What do you think the minimum age should be?"

The minimum age is effectively 16 in every province in Canada, except for Newfoundland where it is 17. In Quebec, it is 17, but a licence may be obtained at age 16 with parental consent, and following successful completion of an accredited driver's education course. In British Columbia the minimum age is 19, but a minor's permit may be obtained with parental consent at 16. In New Brunswick, the minimum age is 18 but a minor's permit may be obtained at 16. Except in Quebec, most respondents were aware of the minimum age. The percentage getting the 'correct' answer was 69 per cent overall.

Half the sample thought that 16 should be the minimum age also. This is considerably less, in each region, than the percentage that knew the minimum driving age. Hence, in each region, there is a sizeable minority in favour of increasing the minimum driving age.

ATTITUDE TO PRESENT MINIMUM AGE ... Continued

	ALL AREAS COMBINED				
	Think that present minimum age is:				
	Less than 16	16	17	18	More than 18
Base -	(IFR)	(712)	(58)	(127)	(IFR)
		%	%	%	
Think minimum age Should be:					
Less than 16	-	*	*	*	-
16	-	68	6	3	-
17	-	1	52	*	-
18	-	23	20	67	-
More than 18	-	7	19	27	-
Don't know	-	<u>1</u>	<u>3</u>	<u>3</u>	-
	-	<u>100</u>	<u>100</u>	<u>100</u>	-

* Less than 0.5%

ATTITUDE TO PRESENT MINIMUM AGE ... Continued

The extent of the minority in favour of increasing the minimum age is evident in the table opposite. Here, respondents' knowledge of the current minimum age is cross-tabulated by their opinions on what the minimum age should be. In each case, about a quarter to a third of the sample is in favour of increasing the minimum age.

APPENDICES

INTERNATIONAL SURVEYS LIMITEDSTUDY NO. 4749Details of the Sample and Sample Selection
employed for the Auto Study

SAMPLE UNIVERSE: All registered owners of private cars.

SAMPLE SIZE: 1,000

SAMPLE SELECTION: Regional quotas were set taking into account the need to provide breakouts, by individual provinces, for Manitoba, Saskatchewan and Quebec. The four Maritime Provinces were treated as a single region.

Within each provincial quota, urban/rural quotas were assigned conforming to the known population distribution between five classification groups:

- 1) Urban Areas - 100,000 population and over
- 2) - 30,000 - 99,999
- 3) - 10,000 - 29,999
- 4) Rural, non-farm, under 10,000 population
- 5) Rural Farm

From ordinal listings of centres within each classification group, random selections of cities and towns were made. Rural Farm interviewing areas were selected from adjacent towns with populations under 10,000.

The selection of "starting-addresses" for interviewing was made by drawing a random sample of addresses from the appropriate telephone directories, each address providing the starting point for a maximum cluster of 10 contacts. From the selected starting points, interviewers attempted to secure an interview at each alternate household, following a pre-determined pattern.

Respondent Selection: To ensure the random selection of respondents within each household, the interviewer asked for the name and day of birth of everyone in that household with a car registered in his/her name. Where there was more than one registered owner, the person selected for interview was the one whose birthday fell closest to April 1st.

INTERNATIONAL SURVEYS LIMITED

550 Sherbrooke St. West,
Montreal 111, Quebec.

STUDY NO: 4749

Good afternoon/good evening. My name is _____ from International Surveys Limited, a Canadian research company. We are conducting a survey on cars and road safety.

Would you tell me please how many people in this household own their own cars, that is cars that are registered in their own name.

10-

NO ONE..... (0) TERMINATE

1 PERSON..... (1)

2 PERSONS..... (2)

3 PERSONS..... (3)

(EXCLUDE COMPANY CARS, HIRED,
LEASED OR BORROWED CARS)

SO THAT WE CAN RANDOMLY SELECT THE PERSON TO BE INTERVIEWED,
WOULD YOU PLEASE TELL ME THE BIRTHDAY OF EACH CAR OWNER-

NAME

BIRTHDAY

1. _____

2. _____

3. _____

ASK TO SPEAK TO THAT PERSON WHOSE BIRTHDAY IS CLOSEST TO 1 APR.

1. How many cars do you yourself own, that is cars that are registered in your name?

IF RESPONDENT OWNS TWO CARS, ASK
QUESTIONS 2 - 14 ABOUT THE FIRST CAR
AND THEN ABOUT THE SECOND CAR

11- ONE..... (1)

TWO..... (2)

THREE..... (3)

2. What is the make, model and year of manufacture
of your (first) (second) car?

(e.g. Ford, Maverick, 1968)

MAKE:

MODEL:

YEAR:

3. When you bought your car, was it new or used?

NEW:

USED:

FIRST
CARSECOND
CAR

12-

42-

13-

43-

14-

44-

15-

45-

16-

46-

17-

47-

(1)

(1)

(2)

(2)

4. When did you buy your car?

YEAR:

1971
1970
1969
1968
1967
1962-66
Before 1962

FIRST
CAR

SECOND
CAR

(1) 18- (1) 48-
(2)
(3)
(4)
(5)
(6)
(7)

IF CAR IS 1967 MODEL OR LATER,
(SEE Q. 2) ASK - MONTH

19- 20- 49- 50-
Jan (1) July (1) Jan (1) July (1)
Feb (2) Aug (2) Feb (2) Aug (2)
Mar (3) Sep (3) Mar (3) Sep (3)
Apr (4) Oct (4) Apr (4) Oct (4)
May (5) Nov (5) May (5) Nov (5)
June (6) Dec (6) June (6) Dec (6)

5. Did you trade in another car when you bought this car, or not?

21- 51-
YES: (1) (1)
NO: (2) (2)

6. Was there a balance left to finance after any trade in and cash payment, or not?

22- 52-
YES: (1) (1)
NO: (2) (2)

IF "YES" TO Q. 6 - ASK Q. 7/IF "NO" GO TO Q. 8

7. Which of these methods did you use to finance this car?

SHOW CARD 1

Personal loan from bank;
Personal loan from finance Co.;
Personal loan from Credit Union;
Loan arranged through dealer;
Private loan;
Other _____
Specify

23- 53-
(1) (1)
(2) (2)
(3) (3)
(4) (4)
(5) (5)
() ()

8. How many years do you expect to keep this car from the time you bought it until you sell it?

(DON'T READ THE LIST)
Up to 1 year:
Over 1 - up to 2 years:
Over 2 - up to 4 years:
Over 4 - up to 7 years:
As long as possible:
Till repairs are too expensive:
Other _____
Specify
Don't know/no idea:

24- 54-
(1) (1)
(2) (2)
(3) (3)
(4) (4)
(5) (5)
(6) (6)
() ()
(0) (0)

9. When you bought your car, was it under warranty or not?

YES:
NO:

FIRST
CAR

SECOND
CAR

25-

55-

(1)

(1)

(2)

(2)

IF NO - GO TO
QUESTION 15

IF NO - GO TO
QUESTION 15

10. Is it still under warranty, or not?

YES:
NO:

26-

56-

(1)

(1)

(2)

(2)

11a. What is, or was included in the warranty?

Power train
Motor
Tires
Battery
Everything

(1) 27-
(2) 28-
(3)
(4)
(5)

(1) 57-
(2) 58-
(3)
(4)
(5)

Other (List)----->

11b. For how many years and/or miles was the warranty?

YEARS:

29-

59-

MILES:

30-

60-

12. Have you had any repairs, alterations or adjustments or had any parts replaced under the terms of your warranty, or not?

YES:
NO:

31-

61-

(1)

(1)

(2)

(2)

13. Were there any occasions when you tried to get repairs carried out or parts replaced under your warranty, but where you were refused?
IF "YES" TO Q. 13 - ASK Q. 13a. YES:
IF "NO" TO Q. 13 - ASK Q. 14 NO:

32-

62-

(1)

(1)

(2)

(2)

13a. What was this that you tried to get done but were refused?

33-

63-

34-

64-

14. Do you consider that the warranty gave you adequate protection against faults or defects that you thought were the responsibility of the manufacturer, or not?

IF YES TO Q. 14, SKIP TO Q. 15
IF NO TO Q. 14, ASK Q. 14A

YES:
NO:

35-

65-

(1)

(1)

(2)

(2)

14a. Why?

36-

66-

37-

67-

15. When you own a car, you have to pay for many things to operate it. Here are some of them. SHOW CARD 2
 Could we make an estimate of the actual costs of running this car for a year?
 First, how about Finance or Loan payments.....

38- 68-
 39- 69-
 40- 70-
 41- 71-

Finance/loan payments:
 Gas and oil:
 Parking/Garaging:
 Repairs/maintenance:
 Parts/Accessories
 Washing:
 Insurance:
 Registration:
 Other _____

Specify

FIRST CAR	SECOND CAR	TOTAL
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

LEAVE CARD 2 WITH RESPONDENT

16. Thinking of all these expenses, is there ONE where you have the impression of getting least for your money?

YES..... (1)
 NO..... (2)

IF "YES" TO Q. 16 - ASK -

What is that one thing? _____

17. Thinking about the last time you bought a car, what were the main factors that decided you to buy the particular car you did? PROBE FULLY

What else? _____

Anything else, or not? _____

18. Where can a person get the best terms for financing a car - from a finance company, from the dealer, from a bank - or does it make no difference?

Finance Co. (1) Dealer (2) Bank (3) No Diff. (4)

COL.

72-

73-

74-

75-

76-

77-

78-

19. Until recently, many new car power-train warranties were for 5 years and 50,000 miles. The trend now is to shorter warranties of 2 years and 24,000 miles. Which do you prefer, longer or shorter warranties?

LONGER (1)
SHORTER (2)

10-

20. If you were buying a new car which had a two year warranty, would you be prepared to pay extra for a 5 year warranty?

NO (1)
YES (2) ASK Q. 20a

11-

20a. What is the most that you would be prepared to pay for it?

READ OUT SUGGESTED \$50. (1)
AMOUNTS. REVERSE \$100. (2)
ORDER AT ALTERNATE \$150. (3)
INTERVIEWS \$200. (4)
\$250. (5)

12-

21. How much do you generally pay per gallon for gas?

_____ ¢

22. Do you know about how many cents tax you pay per gallon in your province?

13- 14-

13-

NO..... (1)
YES---->HOW MUCH? 1 - 5¢ (2) 19¢ (1)
6 - 10¢ (3) 20¢ (2)
11 - 12¢ (4) 21¢ (3)
13¢ (5) 22¢ (4)
14¢ (6) 23¢ (5)
15¢ (7) 24¢ (6)
16¢ (8) 25¢ (7)
17¢ (9) 26¢ (8)
18¢ (0) 27 - 30¢ (9)
Over 30¢ (0)

14-

SHOW CARD NO. 3

23. When your car needs service or attention, where do you usually take it?

15-

Authorized Dealer only (1) → Why do you go only to dealer/service station?

Local service station or garage only (2) → _____

16-

Either dealer or service station, depending on circumstances (3) → When do you go to the dealer? _____

17-

18-

and when to the local service station or garage? _____

19-

24. In the past five years, have you been in any automobile accident, while you were driving, regardless of who was responsible?

YES (1)

NO (2)

20-

25. There are three basic types of automobile insurance in Canada. They are described on this card.
(SHOW CARD AND READ)

CARD NO. 4

1. Third Party Liability

...pays for claims AGAINST you when you are liable for damage to other people's property, or for injury or death of other people.

2. Damage or collision insurance

...pays for loss or damage to your own car

3. Accident insurance

...pays medical expenses for you, the driver and other passengers in your own car, in the event of an accident.

- 25 a) Are you insured for...

YES

NO

- . Third Party liability

(1)

(2)

21-

- . Damage or collision

(1)

(2)

22-

IF YES: What is the deductible?	\$25	(1)	\$100	(4)	\$200	(7)
	\$50	(2)	\$150	(5)	Over \$200	(8)
	\$75	(3)	\$175	(6)	Other	(9)
					Don't know	(0)

23-

- . Accident

(1)

(2)

24-

- b) Are any of these forms of insurance compulsory in your province, or not?

- . Third party

(1)

(2)

25-

- . Damage or Collision

(1)

(2)

26-

- . Accident

(1)

(2)

27-

26. Do you think that all car owners should pay the same flat rate for automobile insurance, or should certain factors be taken into account so that different drivers pay different rates?

Same rates (1)

Different rates (2)

28-

SHOW LIST CARD 5

27. I'm going to read you a list of things that could possibly affect the insurance premium you pay. For each one, please tell me two things -- whether or not the factor is taken into account in working out the rate you pay and whether or not you feel it should be taken into account in working out the rate you pay.

Here's the first...	<u>Col.</u>	<u>Is</u>	<u>Isn't</u>	<u>Col.</u>	<u>Should</u>	<u>Shouldn't</u>
Sex of driver	29-	(1)	(2)	46-	(1)	(2)
Age of driver	30-	(1)	(2)	47-	(1)	(2)
Where the car is used (Region/City/Rural)	31-	(1)	(2)	48-	(1)	(2)
Occupation of driver	32-	(1)	(2)	49-	(1)	(2)
Accredited drivers Education Course	33-	(1)	(2)	50-	(1)	(2)
Number of other drivers for car	34-	(1)	(2)	51-	(1)	(2)
Medical history of driver	35-	(1)	(2)	52-	(1)	(2)
Personality of driver	36-	(1)	(2)	53-	(1)	(2)
Use of the car (pleasure or business)	37-	(1)	(2)	54-	(1)	(2)
Where car is parked overnight	38-	(1)	(2)	55-	(1)	(2)
Make and model of car	39-	(1)	(2)	56-	(1)	(2)
Age of car	40-	(1)	(2)	57-	(1)	(2)
Type of car (hardtop, sedan, convertible)	41-	(1)	(2)	58-	(1)	(2)
Whether or not car has safety features	42-	(1)	(2)	59-	(1)	(2)
How long driver has been driving	43-	(1)	(2)	60-	(1)	(2)
Marital status of driver	44-	(1)	(2)	61-	(1)	(2)
Driver's accident record	45-	(1)	(2)	62-	(1)	(2)

28. Of all the money taken in for car insurance, what percent would you say is paid out in claims, as against administrative expenses like lawyers fees, court costs and so on?

COL

CARD NO. 6

1 to 10%	(1)
11 to 20%	(2)
21 to 30%	(3)
31 to 40%	(4)
41 to 50%	(5)
51 to 60%	(6)
61 to 70%	(7)
71 to 80%	(8)
81 to 90%	(9)
91 to 100%	(0)

63-

29. What do you think of increases in the cost of accident repairs, compared to increases in the cost of other goods and services that you buy. Compared to these other things, do you think accident repair costs are increasing...

SLOWER (1)
ABOUT THE SAME (2)
FASTER (3)

64-

30. IF "FASTER" - ASK -
Which one of the following do you think is the most important reason for the increased cost of accident repairs?
SHOW CARD 7

ONLY ONE ANSWER	Cost of Parts	(1)
	Labour costs	(2)
	Indifference of those providing the insurance --- who can always cover costs by increasing premiums	(3)
	Car design and construction	(4)
	Overcharging by repair shops	(5)

65-

31. "No-fault" automobile insurance schemes are now operating in some provinces and are due to be introduced in others.

What do you understand by the term "no-fault" insurance?

66-

67-

68-

69-

32. With no-fault insurance schemes...

COL.

SHOW CARD 8

1. No legal liability has to be established in order to receive benefits.
2. The amount of insurance is limited but you can buy additional coverage.
3. You cannot sue or be sued except where the claim exceeds the coverage of the no-fault scheme
4. You deal with your own insurer and not the other party's.
5. They are compulsory for all car owners.

Are you in favour of compulsory no-fault insurance for your province, or not?

YES (1)

NO (2)

Why do you say that? _____

IF "NO" TO QUESTION 32 - ASK Q. 33

33. - With no-fault insurance schemes, it is not necessary to establish legal liability for an accident. This would save insurers money in court costs and lawyers fees. If this saving were passed along as lower insurance premiums, would you be in favour of a no-fault scheme, or not?

YES (1)

NO (2)

34. In some provinces, the provincial government administers car insurance. Do you happen to know which provinces these are?

Newfoundland (1)
Prince Edward Island (2)
Nova Scotia (3)
New Brunswick (4)
Quebec (5)

Ontario (6)
Manitoba (7)
Saskatchewan (8)
Alberta (9)
British Columbia (0)

Don't know ()

35. Do you think that private insurance companies, or a government scheme.....

	Private	Govt.	
(a) would offer lower premiums for the same protection	(1)	(2)	10-
(b) would be more likely to hold down increases in insurance premiums, from year to year	(1)	(2)	11-
(c) would control costs of repairs better	(1)	(2)	12-
(d) would provide faster service in processing claims	(1)	(2)	13-
(e) would take more account of such factors as age, type of car, use of car and driving record when setting his premium.	(1)	(2)	14-

36. In those provinces where the government operates automobile insurance, the following features are common -

SHOW CARD 9

- Compulsory for all drivers
- A "no-fault" scheme, covering medical, death, disability benefits and property damage
- purchased from the government or its authorized agents
- claims are made through the government or its authorized agents
- is for a basic, minimum package only -- additional insurance to reduce the deductible or increase coverage may be purchased from private insurers

In general, do you think that basic, minimum car insurance should be provided through the government or through private insurance companies ?

Government (1) Private companies (2)

15-

36a. Why do you say that? _____

Col.

16-

17-

18-

19-

37. Do you regard the possession of a driver's licence as a right or as a privilege which can be taken away with cause? RIGHT (1)
PRIVILEGE (2)

20-

38. Do you consider the driving tests in your province are strict enough, or not strict enough?

Strict enough (1)

Not strict enough (2)

... In what ways are they not strict enough?

21-

22-

23-

39. How did you yourself learn to drive a car?

at high school (1)

24-

a driver's school (2)

25-

from a friend or relative (3)

Other (4)

Specify

(MULTIPLE ANSWERS POSSIBLE)

40. Do you agree or disagree that, before being allowed to take a driver's test, everyone should have to take a government approved driver-education course?

AGREE (1)

DISAGREE (2)

26-

41. Do you think that all drivers should have to undergo retesting from time to time in order to renew their licences or not?

YES (1)

NO (2)

27-

42. Should there be compulsory annual re-testing for all drivers after a certain age is reached?

NO (1)

YES (2)

42a. What age do you think that should be? _____

43. Do you happen to know the present minimum age limit for drivers in your province?

NO.....	(1)	17 (6)
YES - What age?	13 (2)	18 (7)
	14 (3)	19 (8)
	15 (4)	20 (9)
	16 (5)	Over 20 (0)

44. What do you think the ~~minimum~~ age should be?

13 (1)	17 (5)
14 (2)	18 (6)
15 (3)	19 (7)
16 (4)	20 (8)
	Over 20 (9)

45. Should there be a maximum age limit for drivers?

NO.....	(1)	65 - 69 (6)
YES - What age?	Under 50 (2)	70 - 74 (7)
	50 - 54 (3)	75 - 79 (8)
	55 - 59 (4)	80 - 84 (9)
	60 - 64 (5)	85 + (0)

46. Now a question about traffic offences. Do you think there are any traffic offences where the penalty should include automatic suspension of licence -- either temporary or permanent -- or not?

YES (1)

NO (2)

46a. What are these offences?

Should licence suspension
be: temp. per m.

_____	()	()
_____	()	()

47. Demographic and background questions:

Into which of the following age categories do you fall?

SHOW AGE CARD

Age:	Up to 20	(1)
	21 - 30	(2)
	31 - 40	(3)
	41 - 50	(4)
	51 - 60	(5)
	61 - 70	(6)
	71 - over	(7)

40-

INTERVIEWER - Record by observation.

Sex: Male (1)
Female (2)

41-

Into which of the following education categories do you fall?

SHOW EDUCATION CARD

Education:	some grade school	(1)
	completed grade school	(2)
	some high school	(3)
	completed high school	(4)
	some university	(5)
	completed university	(6)

42-

Number of drivers in family:

One	(1)
Two	(2)
Three	(3)
Four or more	(4)

43-

48. What language do you most often use in this household?

French (1) English (2) Other _____ ()
Specify

44-

49. Some of the results of this survey will be made known on a CBC television program in the fall. The CBC would like to interview some people in their own homes, about cars, costs of cars and other subjects of this interview. Would you be willing for a CBC crew to visit and interview you for their program, or not?

YES (1) NO (2)

45-

INTERVIEWER ASSESSMENT - This person is willing to be interviewed by CBC. On the basis of personality and fluency I consider he/she would be:

1. Very suitable (1)
2. Fairly suitable (2)
3. Not very suitable (3)
4. Quite unsuitable (4)

46-

NAME: _____

ADDRESS: _____ CITY: _____

TELEPHONE NUMBER: _____ TIME INT. ENDED _____

INTERVIEWER INITIALS: _____

INTERVIEWER NUMBER:

--	--	--	--	--	--	--	--

8/17/71

SONDAGE D'OPINION DU QUEBEC

550 Sherbrooke Ouest,
Montréal 111, Québec.

ETUDE NO: 4749

Bonjour/bonsoir. Je suis _____ de la maison Sondage d'Opinion du Québec, une compagnie de recherches canadienne. Nous conduisons actuellement une étude sur les dépenses d'automobile et la sécurité routière.

Pourriez-vous me dire combien de personnes dans votre foyer possèdent leur propre auto, c'est à dire des autos enregistrées sous leur nom?

10-

(EXCLURE LES AUTOS APPARTENANT
A LA CIE, LES AUTOS LOUEES, OU
EMPRUNTEES)

PERSONNE..... 0 TERMINEZ

1 PERSONNE..... (1)

2 PERSONNES..... (2)

3 PERSONNES..... (3)

AFIN DE POUVOIR FAIRE UN CHOIX AU HASARD DE LA PERSONNE
A INTERVIEWER, J'AIMERAI QUE VOUS ME DISIEZ LA DATE
D'ANNIVERSAIRE DE CHAQUE PROPRIETAIRE D'AUTOMOBILE -

NOM

DATE D'ANNIVERSAIRE

1. _____

2. _____

3. _____

DEMANDEZ POUR PARLER A LA PERSONNE DONT L'ANNIVERSAIRE
EST LE PLUS PRES DU 1er AVRIL.

1. Combien d'automobiles possédez-vous personnellement, c'est à dire d'autos enregistrées à votre nom?

11-

SI LA PERSONNE POSSEDE PLUS D'UNE
AUTO, DEMANDEZ LES Q. 2 - 14 POUR LA
PREMIERE AUTO ET DEMANDEZ ENSUITE
POUR LA DEUXIEME AUTO

UNE..... (1)

DEUX..... (2)

TROIS..... (3)

2. Quelle est la marque, le modèle et l'année
de fabrication de votre (première) (deuxième)
auto?

Exemple: Ford, Maverick, 1968)

MARQUE:

MODELE:

ANNEE:

3. Avez-vous acheté cette auto neuve ou
usagée?

NEUVE:

USAGEE:

PREMIERE
AUTODEUXIEME
AUTO

12-

42-

13-

43-

14-

44-

15-

45-

16-

46-

17-

47-

(1)

(1)

(2)

(2)

		PREMIERE AUTO		DEUXIEME AUTO	
4.	A quelle date avez-vous acheté votre auto?				
	<u>ANNEE:</u>	1971 (1)	18-	(1)	48-
		1970 (2)		(2)	
		1969 (3)		(3)	
		1968 (4)		(4)	
		1967 (5)		(5)	
		1962-66 (6)		(6)	
		Avant 1962 (7)		(7)	
SI L'AUTO EST D'UN MODELE 1967 OU AVANT (VOIR Q. 2) DEMANDEZ - <u>MOIS</u>		19-	20-	49-	50-
	Jan (1)	Juill (1)	Jan (1)	Juill (1)	
	Fev (2)	Août (2)	Fev (2)	Août (2)	
	Mars (3)	Sept (3)	Mars (3)	Sept (3)	
	Avr (4)	Oct (4)	Avr (4)	Oct (4)	
	Mai (5)	Nov (5)	Mai (5)	Nov (5)	
	Juin (6)	Dec (6)	Juin (6)	Dec (6)	
5.	Avez-vous échangé une autre auto quand vous avez acheté celle-ci?	21-		51-	
	OUI:	(1)		(1)	
	NON:	(2)		(2)	
6.	Avez-vous financé une partie du coût de cette auto?	22-		52-	
	OUI:	(1)		(1)	
	NON:	(2)		(2)	
SI "OUI" A LA Q. 6 - DEMANDEZ Q. 7/SI "NON" PASSEZ A LA Q. 8					
7.	Laquelle de ces méthodes de financement avez-vous utilisée?				
	<u>MONTREZ LA CARTE 1</u>	23-		53-	
	Prêt personnel d'une banque:	(1)		(1)	
	Prêt personnel d'une compagnie de finance:	(2)		(2)	
	Prêt personnel d'une caisse d'économie (Credit Union)	(3)		(3)	
	Financement par l'intermédiaire du vendeur;	(4)		(4)	
	Prêt d'un particulier:	(5)		(5)	
	Autre _____				
	Spécifiez	()		()	
8.	Combien d'années comptez-vous garder cette auto du moment où vous l'avez achetée au moment où vous la revendrez?	24-		54-	
	Jusqu'à 1 an:	(1)		(1)	
(NE PAS	Plus de 1 jusqu'à 2 ans:	(2)		(2)	
LIRE LA	Plus de 2 jusqu'à 4 ans:	(3)		(3)	
LISTE)	Plus de 4 jusqu'à 7 ans:	(4)		(4)	
	Aussi longtemps que possible:	(5)		(5)	
	Jusqu'au moment où les réparations coûteront trop cher:	(6)		(6)	
	Autre _____				
	Spécifiez	()		()	
	Ne sais pas/aucune idée:	(0)		(0)	

9. Quand vous avez acheté cette auto avait-elle une garantie?

OUI:
NON:

PREMIERE
AUTO

DEUXIEME
AUTO

(1) 25-

(1) 55-

(2)

(2)

SI NON - PASSEZ
A LA Q. 15

SI NON - PASSEZ
A LA Q. 15

10. La garantie est-elle encore valide?

OUI:
NON:

(1) 26-

(1) 56-

(2)

(2)

11a. Que couvre ou couvrirait cette garantie?

Système d'entraînement:

Moteur

Pneus

Batterie

Tout

(1) 27-

(1) 57-

(2) 28-

(2) 58-

(3)

(3)

(4)

(4)

(5)

(5)

Autre (Listez) ----->

11b. Pour combien de temps et/ou de milles était cette garantie?

ANNEES:

29-

59-

MILLES:

30-

60-

12. Avez-vous fait changer ou réparer des pièces de cette auto en bénéficiant de la garantie?

OUI:
NON:

31-

61-

(1)

(1)

(2)

(2)

13. Avez-vous eu des réparations ou des remplacements de pièces pour lesquelles on vous a refusé le bénéfice de la garantie alors qu'elle était encore en vigueur?

SI "OUI" A LA Q. 13 - DEMANDEZ Q. 13a

OUI:

SI "NON" A LA Q. 13 - DEMANDEZ Q. 14

NON:

32-

62-

(1)

(1)

(2)

(2)

13a. Qu'est ce qui vous a été refusé?

33-

63-

34-

64-

14. Pensez-vous que la garantie de votre auto vous protégeait suffisamment contre des défauts ou des faiblesses pour lesquelles vous croyiez le fabricant responsable? SI "OUI" PASSEZ A LA Q. 15

OUI:

SI "NON" DEMANDEZ Q. 14a

NON:

35-

65-

(1)

(1)

(2)

(2)

14a. Pourquoi?

36-

66-

37-

67-

15. Voici une liste de dépenses reliées à l'automobile. MONTREZ LA CARTE 2
 Pour chacun de ces points, pourriez-vous me dire combien il vous en coûte par année pour cette auto? Tout d'abord au sujet des paiements de financement ou de remboursement.

38- 68-
 39- 69-
 40- 70-
 41- 71-

Paiements de financement/
 de remboursements:
 Essence et huile:
 Garage/Stationnement:
 Réparations/entretien:
 Pièces/accessoires:
 Lavage:
 Assurance:
 Immatriculation:
 Autre _____

Spécifiez

PREMIERE AUTO	DEUXIEME AUTO	TOTAL
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

LAISSEZ LA CARTE 2 AU REPONDANT

COL.

16. En pensant à toutes ces dépenses, est-ce qu'il y en a UNE pour laquelle vous avez l'impression d'en avoir le moins pour votre argent?

OUI (1)
 NON (2)

72-

SI "OUI" A LA Q. 16 - DEMANDEZ -

Quelle est cette dépense? _____

73-

17. Si vous remontez au moment où vous avez acheté votre auto, pouvez-vous me dire quels facteurs vous ont amené à choisir cette auto plutôt qu'une autre? SONDEZ PLEINEMENT

74-

75-

76-

77-

Quoi d'autre? _____

Y a-t-il autre chose? _____

18. A quelle source de financement une personne obtient-elle les conditions les plus avantageuses pour l'achat d'une auto neuve? Par une compagnie de finance, par l'intermédiaire du vendeur, d'une banque, ou il n'y a pas de différence?

Compagnie de finance (1) Intermédiaire du vendeur (2)
 Banque (3) Pas de différence (4)

78-

19. Depuis plusieurs années, des compagnies d'automobiles offraient des garanties de 5 ans et de 50,000 milles pour le système d'entraînement. Maintenant, on offre des garanties de 2 ans et de 24,000 milles. Quelle garantie préférez-vous, la longue ou la courte?

LONGUE (1)
COURTE (2)

10-

20. Seriez-vous prêt personnellement à payer plus à l'achat d'une voiture neuve pour obtenir une garantie de 5 ans plutôt qu'une garantie de 2 ans?

NON (1)
OUI (2) DEMANDEZ Q. 20a

11-

20a. Jusqu'à quel montant seriez-vous prêt à payer?

LIRE LES MONTANTS SUGGERES. \$50. (1)
RENVERSEZ L'ORDRE POUR CHAQUE \$100. (2)
DEUXIEME ENTREVUE. \$150. (3)
\$200. (4)
\$250. (5)

12-

21. Combien payez-vous d'habitude pour un gallon d'essence?

_____ ¢

22. Pourriez-vous me dire le nombre de cents que vous payez en taxe par gallon d'essence dans votre province?

	13-	14-	13-
NON.....	(1)		
OUI----- COMBIEN?	1 - 5¢ (2)	19¢ (1)	14-
	6 - 10¢ (3)	20¢ (2)	
	11 - 12¢ (4)	21¢ (3)	
	13¢ (5)	22¢ (4)	
	14¢ (6)	23¢ (5)	
	15¢ (7)	24¢ (6)	
	16¢ (8)	25¢ (7)	
	17¢ (9)	26¢ (8)	
	18¢ (0)	27-30¢ (9)	
		Plus de 30¢ (0)	

MONTREZ LA CARTE NO. 3

23. Pour l'entretien et le service de votre auto, à quel endroit allez-vous habituellement?

15-

Dépositaire officiel seulement (1) → Pourquoi allez-vous chez un dépositaire/station de service?

Station de service locale ou garage seulement. (2)

16-

17-

Soit chez un dépositaire ou à une station de service, dépendant des circonstances? (3)

Dans quel cas allez-vous chez un dépositaire?

13-

dans un garage ou une station de service locale?

19-

24. Au cours des cinq dernières années, avez-vous été impliqué en tant que conducteur dans un accident, que vous en ayez été responsable ou pas ?

OUI (1)

NON (2)

20-

25. Dans l'assurance d'automobile au Canada, il y a trois risques principaux qui peuvent être couverts. Ils sont décrits sur cette carte.
(MONTREZ LA CARTE ET LISEZ)

CARTE NO. 4

1. Responsabilité publique

... Réclamation contre vous pour dommages aux autres véhicules et pour blessures ou pertes de vie causées à d'autres, lorsque vous êtes responsable.

2. Collision

... Dommages à votre propre auto.

3. Frais médicaux

... Dépenses médicales pour vous-même, le conducteur et les passagers dans votre voiture.

- 25a. Etes-vous assuré pour...

OUI

NON

- . Responsabilité publique

(1)

(2)

21-

- . Collision

(1)

(2)

22-

SI OUI: Quel est le déductible?	\$25 (1)	\$100 (4)	\$200 (7)	23-
	\$50 (2)	\$150 (5)	Plus de \$200 (8)	
	\$75 (3)	\$175 (6)	Autre (9)	
			Ne sais pas (0)	

- . Frais médicaux

(1)

(2)

24-

- b. Dans cette province, êtes-vous obligé d'être assuré pour ce risque ?

- . Responsabilité publique

(1)

(2)

25-

- . Collision

(1)

(2)

26-

- . Frais médicaux

(1)

(2)

27-

26. Etes-vous en faveur d'une prime d'assurance-automobile uniforme pour tous ceux qui possèdent une auto ou êtes-vous plutôt en faveur de primes variables selon certains facteurs ?

Uniforme (1)

Primes variables (2)

28-

MONTREZ LA CARTE DE LISTE NO.5

27. Voici une liste d'éléments qui peuvent jouer pour établir le coût de l'assurance-automobile. Pour chacun, dites-moi si vous croyez que l'on en tient compte et deuxièmement, si vous croyez que l'on devrait en tenir compte.

Voici le premier...	<u>Col.</u>	<u>Est</u>	<u>N'est pas</u>	<u>Col.</u>	<u>Devrait</u>	<u>Ne devrait pas</u>
Le sexe du conducteur	29-	(1)	(2)	46-	(1)	(2)
L'âge du conducteur	30-	(1)	(2)	47-	(1)	(2)
L'endroit où l'auto est utilisée (région/ville/campagne)	31-	(1)	(2)	48-	(1)	(2)
L'occupation du conducteur	32-	(1)	(2)	49-	(1)	(2)
Si oui ou non le conducteur a suivi un cours de conduite reconnu	33-	(1)	(2)	50-	(1)	(2)
Le nombre de conducteurs pour une même automobile	34-	(1)	(2)	51-	(1)	(2)
Le dossier médical du conducteur	35-	(1)	(2)	52-	(1)	(2)
La personnalité du conducteur	36-	(1)	(2)	53-	(1)	(2)
Le mode d'utilisation de l'auto (plaisir ou affaire)	37-	(1)	(2)	54-	(1)	(2)
L'endroit de stationnement de l'auto durant la nuit	38-	(1)	(2)	55-	(1)	(2)
La marque et le modèle de l'auto	39-	(1)	(2)	56-	(1)	(2)
L'âge de l'auto	40-	(1)	(2)	57-	(1)	(2)
Le genre de l'auto (hardtop, sedan, convertible)	41-	(1)	(2)	58-	(1)	(2)
Le fait que l'auto possède des options de sécurité	42-	(1)	(2)	59-	(1)	(2)
Le nombre d'années de conduite du conducteur	43-	(1)	(2)	60-	(1)	(2)
Le statut marital du conducteur (marié ou célibataire)	44-	(1)	(2)	61-	(1)	(2)
Le dossier d'accidents du conducteur	45-	(1)	(2)	62-	(1)	(2)

28. Les primes payées par les assurés servent à payer des réclamations ainsi que des dépenses d'administration et des frais de cours et d'avocats. D'après vous, quel pourcentage des dépenses totales des compagnies d'assurance sert à payer les réclamations?

CARTE NO. 6

1 à 10%	(1)
11 à 20%	(2)
21 à 30%	(3)
31 à 40%	(4)
41 à 50%	(5)
51 à 60%	(6)
61 à 70%	(7)
71 à 80%	(8)
81 à 90%	(9)
91 à 100%	(0)

63-

29. Par rapport à l'augmentation du coût des autres produits et des autres services, diriez-vous que, depuis quelques années, le coût des réparations dûes à un accident augmente plus vite, pas plus vite ou à peu près à la même vitesse?

PAS PLUS VITE (1)
 A PEU PRES A LA MEME VITESSE (2)
 PLUS VITE (3)

64-

30. SI "PLUS VITE" - DEMANDEZ -

Quel est, selon vous, le facteur qui contribue principalement à faire augmenter le coût des réparations dûes aux accidents?

MONTREZ LA CARTE 7

UNE SEULE MENTION	Le coût des pièces	(1)
	Les salaires	(2)
	L'insouciance des assureurs qui peuvent toujours augmenter les primes quand leurs dépenses augmentent	(3)
	La conception et la construction des autos	(4)
	L'exagération des garagistes	(5)

65-

31. Un nouveau système qu' on appelle assurance "accident sans responsabilité" est en vigueur dans certaines provinces et doit le devenir dans d'autres.

Que veut dire selon vous l'assurance "accident sans responsabilité"?

66-

67-

68-

69-

MONTREZ LA CARTE 8

1. Il n'est pas nécessaire d'établir qui est légalement responsable d'un accident pour recevoir des bénéfices.
2. Le montant d'assurance est limité mais il est possible d'acheter une protection supplémentaire.
3. Il vous est impossible de poursuivre en justice et vous ne pouvez être poursuivi, excepté pour des réclamations qui dépassent la limite de l'assurance
4. Dans le cas d'un accident vous faites affaire avec votre propre compagnie d'assurance et non avec l'assurance de l'autre partie en cause.
5. L'assurance est obligatoire pour tous les propriétaires d'automobiles.

Etes-vous en faveur pour ce type d'assurance obligatoire dans votre province?

OUI (1)

70-

NON (2)

Pourquoi dites-vous cela? _____

71-

72-

73-

SI "NON" A LA Q. 32 - DEMANDEZ Q. 33

74-

33. - Avec un régime "accident sans responsabilité" il n'est pas nécessaire d'établir légalement qui est responsable d'un accident. Ceci permettrait aux compagnies d'assurance de réduire leurs dépenses. Si cette réduction de dépenses entraînait une diminution des primes, seriez-vous en faveur d'un tel régime?

OUI (1)

NON (2)

75-

34. Dans certaines provinces du Canada, c'est le gouvernement provincial qui administre l'assurance-automobile. Savez-vous dans quelles provinces?

Terre-Neuve (1)

Ontario (6)

Ile du Prince Edouard (2)

Manitoba (7)

Nouvelle Ecosse (3)

Saskatchewan (8)

Nouveau Brunswick (4)

Alberta (9)

Québec (5)

Colombie Britannique (0)

76-

Ne sais pas ()

35. Entre un système d'assurance de compagnies privées et un système administré par le gouvernement provincial, lequel pensez-vous...

	<u>Cie. privée</u>	<u>Gouvernement</u>	
(a) établirait les primes les plus basses pour une même protection	(1)	(2)	10-
(b) pourrait le plus limiter l'augmentation du coût des primes d'une année à l'autre	(1)	(2)	11-
(c) contrôlerait le mieux le prix des réparations	(1)	(2)	12-
(d) réglerait le plus rapidement les réclamations	(1)	(2)	13-
(e) tiendrait plus compte des facteurs, tel que l'âge, le genre d'auto, l'usage de l'auto, l'expérience du conducteur, au moment d'établir les primes.	(1)	(2)	14-

36. Dans les provinces où c'est le gouvernement qui administre l'assurance-automobile on retrouve les caractéristiques suivants:
MONTREZ LA CARTE 9

- L'assurance est obligatoire pour tous les conducteurs.
- Il s'agit d'une assurance "accident sans responsabilité" couvre les dépenses médicales, les pertes de vie et les dommages matériels.
- L'achat se fait auprès du gouvernement ou chez un de ses agents autorisés.
- Les réclamations sont adressées au gouvernement ou à ses agents autorisés.
- On s'en tient à un régime d'assurance de base - de sorte qu'il est possible de s'assurer auprès d'une compagnie privée pour réduire le déductible ou augmenter la protection.

En général, croyez-vous que ce type d'assurance minimum devrait être mis sur pied par le gouvernement ou par les compagnies privées?

Gouvernement (1) Compagnies privées (2)

15-

36a. Pourquoi dites-vous cela? _____

16-

17-

18-

19-

37. Croyez-vous que le fait d'obtenir un permis de conduire est un droit ou est un privilège qui peut être enlevé lorsqu'il y a raison de le faire?

DROIT (1)

PRIVILEGE (2)

20-

38. Que pensez-vous des examens qu'il faut passer, dans votre province, pour obtenir un permis de conduire. Diriez-vous qu'ils sont assez sévères ou pas assez sévères?

Assez sévères (1)

Pas assez sévères (2)

.... De quelle façon ne le sont-ils pas assez?

21-

22-

23-

39. Comment avez-vous appris à conduire une auto?

- à l'école secondaire (1)

- dans une école privée de conduite (2)

- avec un ami ou un parent (3)

- autre _____ (4)

24-

25-

Spécifiez

(POSSIBILITE DE PLUS D'UNE REPONSE)

40. Etes-vous d'accord ou pas avec l'idée que pour se présenter à l'examen de conduite, il faudrait avoir complété un cours de conduite reconnu par le gouvernement?

D'ACCORD (1)

PAS D'ACCORD (2)

26-

41. Croyez-vous que tous les conducteurs devraient repasser un examen de conduite périodique, afin d'obtenir un nouveau permis ou pas?

OUI (1)

NON (2)

27-

42. Devrait-il y avoir un examen annuelle obligatoire pour les personnes d'un certain âge?

NON (1)

OUI (2)

42a. A quel âge? _____

43. Connaissez-vous l'âge minimum requis pour avoir un permis de conduire actuellement dans votre province?

NON..... (1) 17 (6)

OUI - Quel âge? 13 (2) 18 (7)

14 (3) 19 (8)

15 (4) 20 (9)

16 (5) Plus de 20 (0)

44. Que devrait être selon vous, l'âge minimum requis pour obtenir un permis de conduire?

13 (1) 17 (5)

14 (2) 18 (6)

15 (3) 19 (7)

16 (4) 20 (8)

Plus de 20 (9)

45. Devrait-il y avoir une limite d'âge maximum pour conserver son permis de conduire?

NON..... (1) 65 - 69 (6)

OUI - Quel âge? Moins de 50 (2) 70 - 74 (7)

50 - 54 (3) 75 - 79 (8)

55 - 59 (4) 80 - 84 (9)

60 - 64 (5) 85 et plus (0)

46. Maintenant, passons aux règlements de la circulation. Croyez-vous qu'il y a des infractions aux règlements de la circulation qui devraient entraîner, dans un cas de culpabilité reconnue, la suspension temporaire ou permanente du permis de conduire?

OUI (1)

NON (2)

46a. Quelles sont ces infractions?

Est-ce que la suspension du permis devrait être:

temporaire

permanente

()

()

()

()

47. Données de base:

Dans laquelle de ces catégories d'âge vous situez-vous?

	Age:	Jusqu'à 20	(1)	40-
		21 - 30	(2)	
		31 - 40	(3)	
<u>MONTREZ LA CARTE DE L'AGE</u>		41 - 50	(4)	
		51 - 60	(5)	
		61 - 70	(6)	
		71 et plus	(7)	

INTERVIEWER - Enregistrez seulement

Sex:	Masculin	(1)	41-
	Féminin	(2)	

Dans lequel de ces niveaux d'instruction vous situez-vous?

	Education:	une partie du cours primaire	(1)	
		complété le cours primaire	(2)	42-
<u>MONTREZ LA CARTE</u>		une partie du cours secondaire	(3)	
<u>D'INSTRUCTION</u>		complété le cours secondaire	(4)	
<u>SCOLAIRE</u>		une partie du cours universitaire	(5)	
		complété le cours universitaire	(6)	43-

Nombre de	Un	(1)
conducteurs dans	Deux	(2)
la famille:	Trois	(3)
	Quatre ou plus	(4)

48. Quelle langue parlez-vous habituellement à la maison?

Français	(1)	Anglais	(2)	Autre	_____ ()	44-
					Spécifiez	

49. Une partie des résultats de cette étude vont apparaître dans une émission de télévision à Radio-Canada cet automne. On voudrait interroger des gens chez eux, au sujet de l'automobile et des autres points dont nous venons de parler. Accepteriez-vous, s'il y a lieu, d'être filmé pour cette émission?

OUI (1)

NON (2)

45-

EVALUATION PAR L'INTERVIEWER - Cette personne accepte d'être interviewée par Radio-Canada. D'après sa personnalité et son élocution, je considère que cette personne serait:

1. Très convenable (1)
2. Assez convenable (2)
3. Pas très convenable (3)
4. Pas convenable (4)

46-

NOM: _____

ADRESSE: _____ VILLE: _____

NO. DE TELEPHONE: _____ HEURE DE LA FIN DE L'ENTREVUE: _____

INITIALES DE L'INTERVIEWER: _____ DATE DE L'ENTREVUE: _____

NO. DE L'INTERVIEWER:

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8/17/71



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